



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [GOLDMAN SACHS GROUP, INC., THE](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [1,443,237,000](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	1,338,399,333	1,108,085,333	1,118,903,250	970,901,250	967,757,250
Net income (\$000)	17,700,000	4,953,000	9,459,000	8,466,000	10,459,000
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.47	2.65	0	0.40	2.80	2	0.43	2.77	2	0.46	3.01	3	0.40	3.08	1
+ Non-interest income	4.18	1.09	96	3.51	1.21	93	3.54	1.21	93	3.32	1.32	89	3.40	1.31	92
- Overhead expense	2.46	2.21	70	2.81	2.59	68	2.61	2.57	63	2.57	2.69	49	2.43	2.71	32
- Provision for credit losses	0	-0.12	78	0.30	0.66	16	0.26	0.51	19	0.10	0.15	42	0.07	0.14	28
+ Securities gains (losses)	0.02	0.01	81	0.04	0.03	70	0.03	0.02	68	0.02	0.01	82	0	0	61
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	2.21	1.76	79	0.84	0.91	38	1.13	1.04	54	1.12	1.56	16	1.30	1.57	26
Net operating income	1.76	1.34	83	0.60	0.70	35	0.85	0.81	48	0.87	1.19	16	1.08	1.24	30
Net income	1.76	1.34	83	0.60	0.71	35	0.85	0.82	47	0.87	1.19	16	1.08	1.24	30
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	0.96	3.12	3	1.35	3.64	3	1.29	3.55	3	2.37	4.41	3	2.14	4.24	3
Interest expense	0.46	0.26	86	0.93	0.58	84	0.84	0.52	83	1.88	1.08	89	1.73	0.86	90
Net interest income (tax equivalent)	0.50	2.85	0	0.42	3.05	2	0.45	3.01	2	0.48	3.33	3	0.42	3.38	1
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.16	0.12	66	0.79	0.28	90	0.70	0.27	90	0.46	0.21	87	0.30	0.22	76
Earnings coverage of net loan and lease losses (X)	86.96	26.30	87	9.93	20.97	45	13.44	22.91	52	19.06	24.40	60	34.66	21.75	77
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.58	1.32	75	2.46	1.58	85	2.19	1.58	81	1.07	0.83	78	0.89	0.90	49
Allowance for loan and lease losses / Total loans and leases	1.48	1.30	69	2.33	1.55	85	2.08	1.55	80	0.98	0.81	70	0.84	0.89	45
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.73	0.58	99	4.47	0.71	99	3.98	0.71	99	3.32	0.57	98	3.11	0.61	98
30–89 days past due loans and leases / Total loans and leases	0.33	0.29	66	0.28	0.37	46	0.42	0.39	67	0.45	0.43	64	0.58	0.44	72
Liquidity and Funding															
Net noncore funding dependence	21.48	-3.31	93	67.38	6.19	97	60.61	3.20	97	87.87	14.45	96	33.76	16.62	86
Net short-term noncore funding dependence	-90.50	-9.17	3	-69.27	-2.71	4	-55.96	-4.76	4	-65.73	3.38	3	-151.95	4.66	2
Net loans and leases / Total assets	15.41	58.81	2	13.75	63	3	15.68	61.58	3	14.61	63.77	4	13.58	63.98	3
Capitalization															
Tier 1 leverage ratio	7.30	9.07	7	7.80	9.05	14	8.08	9.13	18	8.73	9.76	21	8.89	9.71	20
Holding company equity capital / Total assets	7.37	10.79	6	8.18	11.12	11	8.25	11.16	10	9.09	12.43	11	9.68	12.22	13
Total equity capital (including minority interest) / Total assets	7.48	10.91	4	8.34	11.24	11	8.39	11.29	11	9.27	12.57	11	9.86	12.27	15
Common equity tier 1 capital / Total risk-weighted assets	14.05	12.64	74	14.50	12.26	82	14.14	12.38	82	13.28	12.17	77	13.34	12.12	77
Net loans and leases / Equity capital (X)	2.09	5.47	2	1.68	5.73	3	1.90	5.58	3	1.61	5.21	5	1.40	5.29	4
Cash dividends / Net income	10.77	27.22	17	35.25	49.74	39	24.72	42.30	27	24.85	33.12	33	17.31	27.31	23
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	27.49	9.51	93	12.38	16.67	41	17.12	16.68	55	6.57	9.26	52	1.64	7	23
Equity capital	14.73	7.52	83	0.69	6.54	23	6.28	6.99	52	0.09	10.49	10	9.66	7.89	70
Net loans and leases	42.89	-0.66	96	14.36	12.75	64	25.66	9.07	86	14.66	9.10	78	6.76	7.89	53
Noncore funding	30.48	-21.64	95	2.77	-6.57	66	8.54	-12.18	74	11.40	6.59	65	-0.85	10.67	29
Parent Company Ratios															
Short-term debt / Equity capital	11.22	0.55	97	21.35	0.92	96	18.01	0.77	96	26.64	1.02	97	25.90	1.14	96
Long-term debt / Equity capital	187.25	10.65	98	184.98	13.73	98	179.48	13.56	98	185.81	13.04	98	201.48	13.37	98
Equity investment in subsidiaries / Equity capital	110.37	103.15	84	110	103.27	83	110.69	102.81	88	108.46	103.22	76	102.52	103.10	52
Cash from ops + noncash items + op expense / Op expense + dividends	398.67	155.61	93	211.44	142.45	79	185.08	147.24	75	124.74	190.27	28	179.17	174.91	57

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	5,059,000	4,831,000	6,315,000	8,129,000	7,380,000	4.72	88.00
Income from lease financing receivables.....	6,000	6,000	8,000	10,000	13,000	0.00	20.00
Fully taxable income on loans and leases.....	5,065,000	4,837,000	6,323,000	8,139,000	7,393,000	4.71	87.87
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	5,065,000	4,837,000	6,323,000	8,139,000	7,393,000	4.71	87.87
Investment interest income (tax equivalent).....	378,000	333,000	461,000	429,000	354,000	13.51	3336.36
Interest on balances due from depository institutions.....	-4,000	238,000	249,000	1,220,000	1,436,000		
Interest income on other earning assets.....	3,757,000	5,325,000	6,687,000	12,019,000	10,566,000	-29.45	-11.50
Total interest income (tax equivalent).....	9,196,000	10,733,000	13,720,000	21,807,000	19,749,000	-14.32	26.28
Interest on time deposits of \$250K or more	59,000	164,000	195,000	246,000	88,000	-64.02	
Interest on time deposits < \$250K.....	338,000	696,000	871,000	937,000	812,000	-51.44	
Interest on foreign office deposits	156,000	354,000	419,000	469,000	289,000	-55.93	119.72
Interest on other deposits	424,000	768,000	901,000	1,917,000	1,417,000	-44.79	79.66
Interest on other borrowings and trading liabilities.....	3,200,000	5,097,000	6,165,000	13,230,000	12,692,000	-37.22	-11.82
Interest on subordinated debt and mandatory convertible securities	258,000	296,000	387,000	577,000	614,000	-12.84	-45.80
Total interest expense.....	4,435,000	7,375,000	8,938,000	17,376,000	15,912,000	-39.86	-5.86
Net interest income (tax equivalent).....	4,761,000	3,358,000	4,782,000	4,431,000	3,837,000	41.78	85.18
Non-interest income.....	41,926,000	29,208,000	39,571,000	32,240,000	32,907,000	43.54	104.90
Adjusted operating income (tax equivalent)	46,687,000	32,566,000	44,353,000	36,671,000	36,744,000	43.36	102.70
Overhead expense.....	24,668,000	23,378,000	29,227,000	24,973,000	23,481,000	5.52	55.59
Provision for credit losses.....	14,000	2,503,000	2,854,000	990,000	653,000		-87.61
Securities gains (losses)	187,000	319,000	319,000	181,000	1,000		-41.38
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	22,192,000	7,004,000	12,591,000	10,889,000	12,611,000	216.85	214.07
Applicable income taxes	4,319,000	1,985,000	3,020,000	2,117,000	2,022,000	117.58	132.70
Tax equivalent adjustments	83,000	14,000	27,000	64,000	57,000	492.86	730.00
Applicable income taxes (tax equivalent).....	4,402,000	1,999,000	3,047,000	2,181,000	2,079,000	120.21	135.91
Minority interest	90,000	52,000	85,000	242,000	73,000	73.08	-39.60
Net income before discontinued operations, net of minority interest	17,700,000	4,953,000	9,459,000	8,466,000	10,459,000	257.36	250.43
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	17,700,000	4,953,000	9,459,000	8,466,000	10,459,000	257.36	250.43
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	17,790,000	5,005,000	9,544,000	8,708,000	10,532,000	255.44	242.12
Investment securities income (tax equivalent).....	378,000	333,000	461,000	429,000	354,000	13.51	3336.36
US Treasury and agency securities (excluding mortgage-backed securities)	284,000	308,000	419,000	346,000	276,000	-7.79	
Mortgage-backed securities	8,000	11,000	14,000	19,000	17,000	-27.27	700.00
All other securities	86,000	14,000	28,000	64,000	61,000	514.29	760.00
Cash dividends declared.....	1,906,000	1,746,000	2,338,000	2,104,000	1,810,000	9.16	53.96
Common	1,589,000	1,347,000	1,795,000	1,544,000	1,226,000	17.97	85.85
Preferred.....	317,000	399,000	543,000	560,000	584,000	-20.55	-17.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	0.92	2.90	3	1.29	3.35	3	1.23	3.27	3	2.25	4	4	2.04	3.87	4
Less: Interest expense	0.44	0.24	87	0.89	0.54	84	0.80	0.48	85	1.79	0.98	89	1.64	0.79	91
Equals: Net interest income (tax equivalent)	0.47	2.65	0	0.40	2.80	2	0.43	2.77	2	0.46	3.01	3	0.40	3.08	1
Plus: Non-interest income	4.18	1.09	96	3.51	1.21	93	3.54	1.21	93	3.32	1.32	89	3.40	1.31	92
Equals: adjusted operating income (tax equivalent)	4.65	3.80	86	3.92	4.06	46	3.96	4.04	50	3.78	4.41	22	3.80	4.46	18
Less: Overhead expense	2.46	2.21	70	2.81	2.59	68	2.61	2.57	63	2.57	2.69	49	2.43	2.71	32
Less: Provision for credit losses	0	-0.12	78	0.30	0.66	16	0.26	0.51	19	0.10	0.15	42	0.07	0.14	28
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.01	81	0.04	0.03	70	0.03	0.02	68	0.02	0.01	82	0	0	62
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.21	1.76	79	0.84	0.91	38	1.13	1.04	54	1.12	1.56	16	1.30	1.57	26
Less: Applicable income taxes (tax equivalent)	0.44	0.41	68	0.24	0.21	58	0.27	0.23	61	0.22	0.36	14	0.21	0.33	15
Less: Minority interest	0.01	0	91	0.01	0	90	0.01	0	89	0.02	0	91	0.01	0	88
Equals: Net operating income	1.76	1.34	83	0.60	0.70	35	0.85	0.81	48	0.87	1.19	16	1.08	1.24	30
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.76	1.34	83	0.60	0.71	35	0.85	0.82	47	0.87	1.19	16	1.08	1.24	30
Memo: Net income (last four quarters)	1.72	1.30	84	0.64	0.81	29	0.85	0.82	47	0.87	1.19	16	1.08	1.24	29
Net income—BHC and noncontrolling (minority) interest	1.77	1.35	83	0.60	0.72	35	0.85	0.83	49	0.90	1.20	16	1.09	1.25	31
Margin Analysis															
Average earning assets / Average assets	95.54	93.09	78	95.37	92.11	85	95.40	92.32	84	94.96	91.05	88	95.15	91.48	87
Average interest-bearing funds / Average assets	58.34	61.98	37	57.47	64.67	22	57.98	64.06	24	57.52	65.57	19	56	65.56	15
Interest income (tax equivalent) / Average earning assets	0.96	3.12	3	1.35	3.64	3	1.29	3.55	3	2.37	4.41	3	2.14	4.24	3
Interest expense / Average earning assets	0.46	0.26	86	0.93	0.58	84	0.84	0.52	83	1.88	1.08	89	1.73	0.86	90
Net interest income (tax equivalent) / Average earning assets	0.50	2.85	0	0.42	3.05	2	0.45	3.01	2	0.48	3.33	3	0.42	3.38	1
Yield or Cost															
Total loans and leases (tax equivalent)	3.29	4.07	12	4.01	4.35	33	3.88	4.27	26	6.07	5.09	89	5.82	4.95	87
Interest-bearing bank balances	0	0.13	2	0.27	0.36	34	0.20	0.27	33	1.27	2.04	14	1.30	1.64	24
Federal funds sold and reverse repos	-0.26	0.25	2	0.23	0.75	25	0.11	0.68	17	1.57	2.44	20	1.28	2.17	15
Trading assets	1.38	0.45	80	1.51	0.65	73	1.48	0.60	75	1.94	0.99	71	1.96	1.11	69
Total earning assets	0.95	3.09	3	1.35	3.61	3	1.28	3.51	3	2.36	4.36	3	2.14	4.20	3
Investment securities (tax equivalent)	0.99	1.77	5	1.40	2.36	2	1.29	2.25	2	2.44	2.76	24	2.72	2.68	55
US Treasury and agency securities (excluding mortgage-backed securities)	0.79	1.23	23	1.21	1.85	23	1.12	1.75	23	1.94	2.32	27	2.25	2.05	65
Mortgage-backed securities	1.53	1.55	50	2.09	2.17	35	1.97	2.05	38	2.55	2.61	45	2.08	2.50	4
All other securities	5.17	2.85	92	8.82	3.28	96	4.11	3.24	81	4.06	206.78	4.20	97		
Interest-bearing deposits	0.44	0.22	88	1.10	0.60	90	0.97	0.53	89	2.09	1.10	94	1.73	0.81	94
Time deposits of \$250K or more	0.56	0.70	35	1.56	1.53	49	1.44	1.42	47	3.91	1.96	99	3.46	1.44	99
Time deposits < \$250K	0.98	0.67	82	1.72	1.47	69	1.66	1.36	73	2.11	1.82	68	1.97	1.29	92
Other domestic deposits	0.34	0.16	88	0.88	0.41	93	0.74	0.36	92	2.23	0.93	98	1.85	0.67	98
Foreign deposits	0.29	0.12	81	0.91	0.48	82	0.80	0.42	82	1.34	1.19	56	0.96	0.97	50
Federal funds purchased and repos	0.03	0.18	16	0.69	0.71	61	0.53	0.62	57	2.75	1.86	83	1.96	1.51	69
Other borrowed funds and trading liabilities	1.05	1.29	40	1.36	1.54	42	1.32	1.50	42	1.76	2.38	19	1.83	2.28	21
All interest-bearing funds	0.76	0.38	90	1.54	0.82	91	1.38	0.74	91	3.11	1.49	94	2.94	1.19	96

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	41,926,000	29,208,000	39,571,000	32,240,000	32,907,000
Fiduciary activities income	76,000	69,000	92,000	89,000	96,000
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue.....	20,382,000	13,642,000	17,904,000	13,419,000	12,567,000
Investment banking fees and commissions.....	18,934,000	13,963,000	19,341,000	15,490,000	17,121,000
Insurance activities revenue.....	0	-1,000	-1,000	1,000	-1,000
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	1,000	0	0	0	0
Net securitization income	267,000	170,000	218,000	321,000	363,000
Net gains (losses) on sales of loans, OREO, other assets.....	944,000	16,000	440,000	1,457,000	889,000
Other non-interest income.....	1,322,000	1,349,000	1,577,000	1,463,000	1,872,000
Total overhead expenses	24,668,000	23,378,000	29,227,000	24,973,000	23,481,000
Personnel expense.....	14,473,000	10,830,000	13,309,000	12,353,000	12,328,000
Net occupancy expense.....	919,000	880,000	1,205,000	1,360,000	1,078,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	82,000	102,000	130,000	157,000	124,000
Other operating expenses.....	9,194,000	11,566,000	14,583,000	11,103,000	9,951,000
Fee income on mutual funds and annuities.....	979,000	1,080,000	1,428,000	1,274,000	1,271,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	746,280,000	470,141,000	496,049,000	420,954,000	346,889,000
Number of equivalent employees	43,000	40,900	40,500	38,300	36,600
Average personnel expense per employee.....	336.58	264.79	328.62	322.53	336.83
Average assets per employee.....	31,125.57	27,092.55	27,627.24	25,349.90	26,441.45

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	2.34	2.14	57	3.70	2.09	75	3.61	2.02	75	3.95	2.72	71	3.86	3.08
Overhead expenses / Net Interest Income + non-interest income	52.93	58.85	23	71.82	62.06	84	65.94	62.28	67	68.22	61.29	78	64	60.88
Percent of Average Assets														
Total overhead expense	2.46	2.21	70	2.81	2.59	68	2.61	2.57	63	2.57	2.69	49	2.43	2.71
Personnel expense.....	1.44	1.23	74	1.30	1.30	53	1.19	1.30	39	1.27	1.41	38	1.27	1.44
Net occupancy expense.....	0.09	0.24	8	0.11	0.26	6	0.11	0.26	6	0.14	0.28	10	0.11	0.28
Other operating expenses.....	0.92	0.72	81	1.40	0.95	83	1.31	0.94	82	1.16	0.97	76	1.04	0.97
Overhead less non-interest income	-1.72	1.08	1	-0.70	1.27	3	-0.92	1.25	1	-0.75	1.32	0	-0.97	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	52.84	58.34	25	71.79	61.60	85	65.90	61.82	68	68.10	60.64	79	63.90	60.37
Personnel expense.....	31	32.89	31	33.26	32.31	51	30.01	32.36	31	33.69	32.39	56	33.55	32.51
Net occupancy expense.....	1.97	6.26	6	2.70	6.55	5	2.72	6.58	6	3.71	6.52	10	2.93	6.48
Other operating expenses.....	19.87	18.68	59	35.83	22.16	89	33.17	22.28	86	30.71	21.20	88	27.42	20.90
Total non-interest income	89.80	28.20	99	89.69	28.52	97	89.22	28.83	97	87.92	29.23	96	89.56	28.50
Fiduciary activities income	0.16	2.27	29	0.21	2.06	31	0.21	2.09	30	0.24	1.97	34	0.26	2.14
Service charges on domestic deposit accounts	0	3.25	1	0	3.23	2	0	3.27	2	0	3.88	3	0	4.15
Trading revenue.....	43.66	0.68	99	41.89	1.37	99	40.37	1.28	99	36.59	1.18	99	34.20	0.85
Investment banking fees and commissions.....	40.56	2.46	98	42.88	2.59	97	43.61	2.46	97	42.24	3.54	96	46.60	3.42
Insurance activities revenue.....	0	0.38	11	0	0.41	0	0	0.41	0	0	0.47	27	0	0.47
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	0	0.56	24	0	-0.04	42	0	0.01	42	0	0.28	21	0	0.65
Net securitization income	0.57	0.01	96	0.52	0	96	0.49	0	96	0.88	0.01	97	0.99	0.01
Net gain (loss) - sales of loans, OREO, and other assets	2.02	3.64	43	0.05	3.74	16	0.99	3.92	37	3.97	1.86	82	2.42	1.61
Other non-interest income.....	2.83	9.39	6	4.14	9.49	19	3.56	9.65	10	3.99	10.04	12	5.09	9.86
Overhead less non-interest income	-36.97	29.67	0	-17.90	31.97	1	-23.32	31.93	0	-19.82	31.06	0	-25.65	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.46	21.49	25	28.34	18.64	94	23.99	18.63	85	19.44	20.56	39	16.03	19.04
Applicable income tax + TE / Pretax net operating income + TE	19.84	23.11	12	28.54	22.16	88	24.20	21.18	74	20.03	23.23	19	16.49	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans		31,197,000	24,803,000	26,608,000	27,640,000	24,493,000	25.78	76.15
Commercial and industrial loans		32,643,000	33,407,000	32,172,000	28,292,000	25,617,000	-2.29	44.25
Loans to individuals		17,933,000	12,387,000	14,021,000	10,925,000	8,310,000	44.77	642.26
Loans to depository institutions and acceptances of other banks		202,000	125,000	152,000	152,000	257,000	61.60	-69.44
Agricultural loans		8,000	16,000	13,000	22,000	22,000	-50.00	-86.21
Other loans and leases		143,701,000	88,591,000	113,247,000	79,518,000	68,927,000	62.21	176.07
Less: Unearned income		0	0	0	0	0		
Loans and leases, net of unearned income		225,684,000	159,329,000	186,213,000	146,549,000	127,626,000	41.65	136.25
Less: Allowance for loan and lease losses		3,332,000	3,714,000	3,874,000	1,441,000	1,066,000	-10.29	577.24
Net loans and leases		222,352,000	155,615,000	182,339,000	145,108,000	126,560,000	42.89	133.97
Debt securities that reprice or mature in over 1 year		48,555,000	42,030,000	49,962,000	23,538,000	12,457,000	15.52	
Mutual funds and equity securities		34,000	18,000	26,000	25,000	23,000	88.89	240.00
Subtotal		270,941,000	197,663,000	232,327,000	168,671,000	139,040,000	37.07	185.07
Interest-bearing bank balances		198,992,000	139,680,000	142,914,000	121,869,000	120,676,000	42.46	91.09
Federal funds sold and reverse repos		399,840,000	228,653,000	250,274,000	221,469,000	274,058,000	74.87	34.93
Debt securities that reprice or mature within 1 year		1,161,000	2,720,000	1,238,000	1,256,000	842,000	-57.32	1016.35
Trading assets		416,599,000	435,733,000	420,953,000	384,712,000	305,095,000	-4.39	41.80
Total earning assets		1,287,533,000	1,004,449,000	1,047,706,000	897,977,000	839,711,000	28.18	63.10
Non-interest-bearing cash and due from depository institutions		9,863,000	11,597,000	11,772,000	12,504,000	10,574,000	-14.95	-33.27
Premises, fixed assets, and leases		9,835,000	9,525,000	9,823,000	8,848,000	6,928,000	3.25	68.23
Other real estate owned		258,000	376,000	320,000	554,000	917,000	-31.38	-40.69
Investment in unconsolidated subsidiaries		430,000	196,000	278,000	194,000	348,000	119.39	101.88
Intangible and other assets		135,320,000	105,925,000	93,142,000	72,919,000	73,320,000	27.75	95.18
Total assets		1,443,237,000	1,132,067,000	1,163,040,000	992,996,000	931,798,000	27.49	64.00
Quarterly average assets		1,409,595,000	1,139,453,000	1,151,357,000	983,909,000	945,961,000	23.71	58.81
Average loans and leases (YTD)		205,000,000	161,027,000	163,053,250	133,992,500	126,985,000	27.31	122.24
Memoranda								
Loans held-for-sale		14,948,000	8,093,000	9,211,000	12,100,000	8,009,000	84.70	204.32
Loans not held-for-sale		210,736,000	151,236,000	177,002,000	134,449,000	119,617,000	39.34	132.56
Real estate loans secured by 1–4 family		17,207,000	12,644,000	13,493,000	13,835,000	13,065,000	36.09	93.75
Commercial real estate loans		10,930,000	8,933,000	9,998,000	10,155,000	8,269,000	22.36	96.58
Construction and land development		5,025,000	3,632,000	4,078,000	3,374,000	3,247,000	38.35	415.38
Multifamily		876,000	581,000	1,325,000	331,000	311,000	50.77	157.65
Nonfarm nonresidential		5,029,000	4,720,000	4,595,000	6,450,000	4,711,000	6.55	18.47
Real estate loans secured by farmland		38,000	21,000	36,000	14,000	14,000	80.95	-30.91
Total investment securities		49,750,000	44,768,000	51,226,000	24,819,000	13,322,000	11.13	43540.35
U.S. Treasury securities		46,710,000	43,396,000	48,361,000	24,039,000	12,510,000	7.64	194525.00
US agency securities (excluding mortgage-backed securities)		0	0	0	0	0		
Municipal securities		0	0	0	0	0		
Mortgage-backed securities		664,000	720,000	739,000	755,000	789,000	-7.78	730.00
Asset-backed securities		0	0	0	0	0		
Other debt securities		2,342,000	634,000	2,100,000	0	0	269.40	
Mutual funds and equity securities		34,000	18,000	26,000	25,000	23,000	88.89	240.00
Available-for-sale securities		44,527,000	38,998,000	45,931,000	19,002,000	12,014,000	14.18	130861.76
U.S. Treasury securities		42,185,000	38,364,000	43,831,000	19,002,000	12,014,000	9.96	175670.83
US agency securities (excluding mortgage-backed securities)		0	0	0	0	0		
Municipal securities		0	0	0	0	0		
Mortgage-backed securities		0	0	0	0	0		
Asset-backed securities		0	0	0	0	0		
Other debt securities		2,342,000	634,000	2,100,000	0	0	269.40	
Mutual funds and equity securities		0	0	0	0	0	-100.00	
Held-to-maturity securities appreciation (depreciation)		231,000	366,000	335,000	140,000	28,000	-36.89	
Available-for-sale securities appreciation (depreciation)		-264,000	721,000	614,000	57,000	-153,000		
Structured notes, fair value		0	0	0	0	0		
Pledged securities		10,398,000	3,372,000	1,632,000	0	0	208.36	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	22,000	9,000	8,000	6,000	2,000	144.44	37.50
NOW, ATS and transaction accounts	109,459,000	73,497,000	77,781,000	4,874,000	3,000,000	48.93	6219.80
Time deposits less brokered deposits < \$250K	-13,428,000	-3,470,000	-5,472,000	-6,576,000	-9,817,000		
MMDA and other savings accounts	80,402,000	68,106,000	69,035,000	87,036,000	78,186,000	18.05	27.67
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	176,455,000	138,142,000	141,352,000	85,340,000	71,371,000	27.73	218.09
Time deposits of \$250K or more	19,506,000	12,919,000	11,707,000	8,808,000	3,770,000	50.99	
Foreign deposits	78,130,000	53,087,000	53,561,000	39,198,000	31,757,000	47.17	320.03
Federal funds purchased and repos	208,807,000	118,482,000	148,143,000	132,590,000	90,330,000	76.24	164.69
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	4,752,000	1,098,000	6,085,000	0	0	332.79	
Other borrowings w/remaining maturity of 1 year or less	50,810,000	55,454,000	55,126,000	53,592,000	47,626,000	-8.37	14.22
Other borrowings w/remaining maturity over 1 year	237,429,000	206,619,000	207,695,000	202,768,000	218,320,000	14.91	30.05
Brokered deposits < \$250K	58,801,000	56,831,000	53,110,000	56,344,000	51,022,000	3.47	
Noncore funding	658,235,000	504,490,000	535,427,000	493,300,000	442,825,000	30.48	75.61
Trading liabilities	203,865,000	163,289,000	154,831,000	109,176,000	109,611,000	24.85	70.77
Subordinated notes and debentures + trust preferred securities	18,468,000	20,464,000	19,959,000	18,308,000	17,128,000	-9.75	-17.63
Other liabilities	278,288,000	211,311,000	213,865,000	194,813,000	198,988,000	31.70	26.28
Total liabilities	1,335,311,000	1,037,696,000	1,065,434,000	900,937,000	839,923,000	28.68	68.50
Equity Capital							
Perpetual preferred stock (including surplus)	9,953,000	11,203,000	11,203,000	11,203,000	11,203,000	-11.16	-11.16
Common stock	9,000	9,000	9,000	9,000	9,000	0.00	0.00
Common surplus	60,294,000	58,970,000	59,147,000	58,078,000	56,850,000	2.25	6.69
Retained earnings	128,631,000	109,033,000	112,947,000	106,465,000	100,100,000	17.97	47.58
Accumulated other comprehensive income	-1,956,000	-635,000	-1,434,000	-1,484,000	693,000		
Other equity capital components	-90,634,000	-85,930,000	-85,940,000	-84,006,000	-78,670,000		
Total holding company equity capital	106,297,000	92,650,000	95,932,000	90,265,000	90,185,000	14.73	22.03
Noncontrolling (minority) interest in subsidiaries	1,629,000	1,721,000	1,674,000	1,794,000	1,690,000	-5.35	271.92
Total equity capital, including minority interest	107,926,000	94,371,000	97,606,000	92,059,000	91,875,000	14.36	23.28
Total liabilities and capital	1,443,237,000	1,132,067,000	1,163,040,000	992,996,000	931,798,000	27.49	64.00
Memoranda							
Non-interest-bearing deposits	545,000	554,000	563,000	398,000	319,000	-1.62	48.50
Interest-bearing deposits	332,347,000	260,425,000	259,167,000	189,292,000	157,601,000	27.62	168.05
Total deposits	332,892,000	260,979,000	259,730,000	189,690,000	157,920,000	27.56	167.70
Long-term debt that reprices within 1 year	87,431,000	85,993,000	85,920,000	89,375,000	96,638,000	1.67	16.26
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	95,932,000	90,265,000	90,265,000	90,185,000	82,243,000		
Accounting restatements	0	-638,000	-638,000	12,000	-53,000		
Net income	17,700,000	4,953,000	9,459,000	8,466,000	10,459,000		
Net sale of new perpetual preferred stock	-1,225,000	0	0	4,000	-635,000		
Net sale of new common stock	1,116,000	885,000	1,046,000	1,209,000	696,000		
Sale of treasury stock	11,000	11,000	11,000	12,000	21,000		
Less: Purchase of treasury stock	4,700,000	1,928,000	1,928,000	5,335,000	3,294,000		
Changes incident to business combinations	0	0	0	2,000	0		
Less: Dividends declared	1,906,000	1,746,000	2,338,000	2,104,000	1,810,000		
Change in other comprehensive income	-522,000	849,000	50,000	-2,177,000	2,573,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-109,000	-1,000	5,000	-9,000	-15,000		
Holding company equity capital, ending balance	106,297,000	92,650,000	95,932,000	90,265,000	90,185,000		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	2.16	36.06	3	2.19	36.66	6	2.29	36.22	5	2.78	37.78	7	2.63	37.19	5
Commercial and industrial loans	2.26	11.11	6	2.95	14.40	9	2.77	13.52	8	2.85	12.02	10	2.75	12.85	10
Loans to individuals	1.24	3.60	48	1.09	3.57	45	1.21	3.40	47	1.10	4.20	36	0.89	4.31	31
Loans to depository institutions and acceptances of other banks	0.01	0.02	83	0.01	0.03	78	0.01	0.03	79	0.02	0.04	73	0.03	0.05	76
Agricultural loans.....	0	0.21	25	0	0.20	28	0	0.19	27	0	0.24	30	0	0.30	28
Other loans and leases.....	9.96	4.26	88	7.83	4.66	76	9.74	4.63	82	8.01	5.01	74	7.40	5	69
Net loans and leases.....	15.41	58.81	2	13.75	63	3	15.68	61.58	3	14.61	63.77	4	13.58	63.98	3
Debt securities over 1 year.....	3.36	18.32	6	3.71	14.80	7	4.30	15.55	7	2.37	14.60	7	1.34	14.63	5
Mutual funds and equity securities	0	0.05	34	0	0.06	34	0	0.05	34	0	0.06	34	0	0.06	32
Subtotal	18.77	78.17	0	17.46	79.07	2	19.98	78.16	2	16.99	79.65	2	14.92	79.97	2
Interest-bearing bank balances	13.79	9.37	75	12.34	6.40	85	12.29	7.51	81	12.27	3.06	96	12.95	3.04	94
Federal funds sold and reverse repos	27.70	0.53	99	20.20	0.80	96	21.52	0.82	96	22.30	1.57	94	29.41	1.66	95
Debt securities 1 year or less	0.08	1.51	8	0.24	1.85	14	0.11	1.68	10	0.13	1.91	8	0.09	1.96	10
Trading assets	28.87	0.58	99	38.49	1.04	99	36.19	1.01	99	38.74	1.19	99	32.74	1.33	99
Total earning assets.....	89.21	91.57	20	88.73	90.87	20	90.08	91.05	40	90.43	89.53	62	90.12	89.74	53
Non-interest cash and due from depository institutions.....	0.68	0.99	23	1.02	1.03	49	1.01	1.07	45	1.26	1.14	60	1.13	1.21	41
Other real estate owned.....	0.02	0.01	69	0.03	0.03	69	0.03	0.02	71	0.06	0.03	76	0.10	0.04	87
All other assets.....	10.11	7.39	81	10.25	8.03	80	8.90	7.82	67	8.31	9.27	38	8.75	8.98	46
Memoranda															
Short-term investments	41.57	12.31	96	32.78	10.21	93	33.91	11.17	93	34.70	7.63	94	42.45	7.80	95
U.S. Treasury securities.....	3.24	1.18	81	3.83	0.91	86	4.16	0.84	89	2.42	1.03	76	1.34	1.04	66
US agency securities (excluding mortgage-backed securities)	0	0.75	11	0	0.59	10	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0	1.70	7	0	1.60	8	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	0.05	13.46	2	0.06	11.20	3	0.06	11.75	3	0.08	11.44	3	0.08	11.13	5
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.16	0.51	47	0.06	0.40	45	0.18	0.42	51	0	0.39	9	0	0.41	9
Loans held-for-sale.....	1.04	0.50	81	0.71	0.52	66	0.79	0.52	74	1.22	0.39	85	0.86	0.30	85
Loans held for investment	14.60	58.34	3	13.36	63.22	3	15.22	61.72	3	13.54	63.50	3	12.84	63.93	3
Real estate loans secured by 1–4 family	1.19	11.57	7	1.12	12.28	8	1.16	11.91	8	1.39	13.29	10	1.40	13.46	9
Revolving	0	1.44	6	0	1.72	7	0	1.66	6	0	2.07	8	0	2.27	8
Closed-end, secured by first liens	1.18	9.73	9	1.10	10.10	10	1.14	9.81	10	1.37	10.69	11	1.39	10.57	10
Closed-end, secured by junior liens	0	0.19	10	0.02	0.24	16	0.02	0.22	14	0.02	0.28	16	0.01	0.31	13
Commercial real estate loans	0.76	22.35	4	0.79	22.30	6	0.86	22.22	6	1.02	22.23	8	0.89	21.58	9
Construction and land development	0.35	3.40	10	0.32	3.47	13	0.35	3.40	13	0.34	3.44	15	0.35	3.51	15
Multifamily.....	0.06	3.32	4	0.05	3.10	7	0.11	3.12	6	0.03	3.01	7	0.03	2.72	9
Nonfarm nonresidential	0.35	14.65	3	0.42	14.72	6	0.40	14.72	5	0.65	14.69	9	0.51	14.44	9
Real estate loans secured by farmland.....	0	0.35	22	0	0.33	20	0	0.33	25	0	0.36	22	0	0.41	22

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	13.82	60.51	4	15.57	56.15	7	14.29	57.15	6	18.86	57.46	8	19.19	56.49	9
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	7.62	20	15	7.94	19.51	18	7.25	19.43	15	9.44	20.75	18	10.24	21.10	20
Real estate loans secured by 1–4 family.....	0.03	2.47	9	0.02	2.66	10	0.01	2.64	7	0.03	3.15	10	0.03	3.50	10
Revolving	7.60	17.35	21	7.91	16.64	19	7.24	16.59	18	9.41	17.39	23	10.21	17.39	23
Closed-end.....	4.84	37.13	6	5.61	33.63	7	5.37	34.63	6	6.93	33.52	9	6.48	32.14	11
Commercial real estate loans	2.23	5.69	25	2.28	5.18	29	2.19	5.26	25	2.30	5.09	31	2.54	5.20	34
Construction and land development.....	0.30	1.19	33	0.40	0.94	41	0.35	0.93	36	0.48	0.94	47	0.55	1.02	46
1–4 family.....	1.92	4.46	24	1.88	4.09	30	1.84	4.19	26	1.82	4.02	29	1.99	4.05	31
Other.....	0.39	5.41	4	0.36	4.78	7	0.71	4.96	9	0.23	4.69	7	0.24	4.10	9
Multifamily.....	2.23	24.45	4	2.96	22.19	6	2.47	22.93	6	4.40	22.15	10	3.69	21.40	10
Nonfarm nonresidential	0.16	8.31	6	0.41	7.46	11	0.28	7.68	9	0.06	7.72	11	0.23	8.03	12
Owner-occupied.....	2.07	15.83	5	2.55	14.52	8	2.19	14.95	6	4.34	14.34	12	3.46	13.38	12
Other.....	0.02	0.61	27	0.01	0.52	27	0.02	0.54	31	0.01	0.55	24	0.01	0.63	28
Real estate loans secured by farmland.....	0.09	0.03	87	0.08	0.06	84	0.08	0.06	85	0.10	0.11	81	0.20	0.12	86
Loans to depository institutions and acceptances of other banks.....	14.46	19.45	36	20.97	22.98	45	17.28	22.17	33	19.31	19.53	56	20.07	20.32	54
Commercial and industrial loans	7.95	6.58	69	7.77	6.23	68	7.53	6.13	67	7.45	7.13	63	6.51	7.36	61
Loans to individuals.....	2.94	0.51	90	2.11	0.63	87	2.53	0.65	88	1.64	0.81	83	0.48	1.02	67
Credit card loans.....	0	0.38	27	0.01	0.31	33	0.01	0.32	27	0.02	0.37	36	0.02	0.46	36
Agricultural loans.....	63.67	8.42	98	55.60	9.11	96	60.82	9.09	97	54.26	9.85	96	54.01	9.66	95
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	29.75	383.43	3	27.20	387.92	5	27.87	381.27	4	31.81	391.26	5	28.89	379.80	5
Real estate loans secured by 1–4 family.....	16.41	124.74	7	13.87	130.23	8	14.13	125.03	9	15.92	138.18	8	15.41	137.84	8
Revolving	0.06	15.53	6	0.04	18.32	7	0.01	17.42	6	0.05	21.26	7	0.04	23.33	7
Closed-end.....	16.35	107.54	8	13.83	110.40	9	14.12	106.14	9	15.88	115.20	9	15.37	112.79	8
Commercial real estate loans	10.42	238.58	3	9.80	237.16	6	10.47	234.65	5	11.69	229.44	8	9.75	219.72	8
Construction and land development.....	4.79	36.07	11	3.98	36.48	11	4.27	35.62	13	3.88	34.95	12	3.83	35.36	12
1–4 family.....	0.66	7.44	21	0.71	6.64	23	0.67	6.34	25	0.82	6.61	27	0.83	7.04	28
Other.....	4.14	28.34	11	3.28	28.60	11	3.60	28.16	12	3.07	27.32	12	3	27.26	11
Multifamily.....	0.84	35.29	3	0.64	32.93	6	1.39	32.74	6	0.38	31.04	7	0.37	27.85	8
Nonfarm nonresidential	4.80	156.30	3	5.18	156.60	5	4.81	155.06	4	7.42	152.10	8	5.56	147.22	8
Owner-occupied.....	0.35	52.63	5	0.72	52.43	9	0.54	52.37	7	0.10	53.07	9	0.34	54.89	10
Other.....	4.45	100.99	3	4.46	101.87	5	4.28	100.54	4	7.32	97.41	8	5.22	91.80	8
Real estate loans secured by farmland.....	0.04	3.67	24	0.02	3.43	20	0.04	3.44	25	0.02	3.60	20	0.02	4.02	22
Loans to depository institutions and acceptances of other banks.....	0.19	0.20	84	0.14	0.31	77	0.16	0.28	79	0.17	0.44	72	0.30	0.54	77
Commercial and industrial loans	31.13	116.17	6	36.64	150.16	8	33.70	139.91	7	32.56	122.02	9	30.22	128.82	11
Loans to individuals.....	17.10	36.56	52	13.59	36.83	46	14.69	37.47	49	12.57	43.51	40	9.80	42.67	32
Credit card loans.....	6.33	2.58	83	3.69	3.28	74	4.93	3.30	78	2.77	4.34	69	0.72	5.31	55
Agricultural loans.....	0.01	2.03	26	0.02	1.99	28	0.01	1.88	28	0.03	2.18	30	0.03	2.72	28
Other loans and leases.....	137.05	47.63	90	97.16	49.92	79	118.61	49.54	87	91.53	52.44	79	81.31	51.79	72
Supplemental															
Non-owner occupied CRE loans / Gross loans	5.99	29.25	6	6.66	26.62	8	6.36	27.32	7	8.42	26.45	11	8.75	24.79	13
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	12.89	187.63	3	11.64	186.45	6	12.41	183.76	7	14.20	178.57	8	13.17	167.93	9
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	13.24	244.92	3	12.35	243.47	6	12.95	240.85	6	14.30	236.10	7	13.51	225.98	8

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	41.57	12.31	96	32.78	10.21	93	33.91	11.17	93	34.70	7.63	94	42.45	7.80	95
Liquid assets	74.28	29.12	99	75.88	24.65	98	75.17	26.22	98	77	22.44	98	77.58	22.72	98
Investment securities	3.45	20.37	5	3.95	17.19	6	4.40	17.85	5	2.50	16.99	5	1.43	17.27	5
Net loans and leases	15.41	58.81	2	13.75	63	3	15.68	61.58	3	14.61	63.77	4	13.58	63.98	3
Net loans, leases and standby letters of credit	16.24	59.61	2	14.85	63.89	3	16.74	62.48	3	15.71	64.84	4	14.64	65.07	3
Core deposits	12.23	75.52	1	12.20	69.20	2	12.15	70.67	3	8.59	63.09	3	7.66	62.13	2
Noncore funding	45.61	10.15	96	44.56	15.53	93	46.04	14.13	95	49.68	19.36	92	47.52	21.34	89
Time deposits of \$250K or more	1.35	1.67	49	1.14	2.35	27	1.01	2.11	27	0.89	2.94	15	0.40	2.89	8
Foreign deposits	5.41	0.33	93	4.69	0.36	93	4.61	0.36	93	3.95	0.43	90	3.41	0.47	90
Federal funds purchased and repos	14.47	1.19	98	10.47	1.44	95	12.74	1.47	96	13.35	1.94	94	9.69	1.97	94
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-13.24	0.54	1	-9.73	0.59	3	-8.78	0.54	3	-8.95	0.48	4	-19.72	0.54	1
Commercial paper	0.33	0.01	93	0.10	0.01	92	0.52	0.01	93	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	3.52	0.88	90	4.90	1.75	89	4.74	1.24	89	5.40	3.01	78	5.11	3.67	72
Earning assets that reprice within 1 year	60.89	38.80	90	48.97	38.76	79	51.81	39.38	82	50.21	39.29	84	58.20	40.29	89
Interest-bearing liabilities that reprice within 1 year	5.11	6.64	51	4.64	8.86	28	3.96	8.20	21	3.89	10.19	11	3.60	10.01	15
Long-term debt that reprices within 1 year	6.06	0.27	97	7.60	0.52	94	7.39	0.47	94	9	0.96	92	10.37	1.34	93
Net assets that reprice within 1 year	49.72	30.83	90	36.74	27.76	68	40.46	29.11	78	37.32	26.63	80	44.23	27.38	88
Other Liquidity and Funding Ratios															
Net noncore funding dependence	21.48	-3.31	93	67.38	6.19	97	60.61	3.20	97	87.87	14.45	96	33.76	16.62	86
Net short-term noncore funding dependence	-90.50	-9.17	3	-69.27	-2.71	4	-55.96	-4.76	4	-65.73	3.38	3	-151.95	4.66	2
Short-term investment / Short-term noncore funding	169.22	304.29	37	158.66	149.65	63	149.27	184.19	52	147.67	77.77	78	216.26	66.46	89
Liquid assets - short-term noncore funding / Nonliquid assets	193.26	36.72	99	229	24.47	98	211.26	28.18	98	232.59	16.97	98	258.52	16.04	98
Net loans and leases / Total deposits	66.79	73.05	37	59.63	82.06	10	70.20	79.43	26	76.50	90.31	19	80.14	90.08	25
Net loans and leases / Core deposits	126.01	78.83	94	112.65	92.26	82	129	88.34	89	170.04	103.93	92	177.33	105	94
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.23	0.50	46	0.41	1.73	33	0.36	1.57	29	0.16	0.72	34	0.03	-0.82	82
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.26	1.06	15	0.81	4.54	6	0.66	4.31	6	0.07	1.36	16	-0.18	-1.98	90
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	10.43	13.65	54	12.85	11.41	61	10.29	11.38	57	23.34	12.67	71	9.65	16.19	46
Available-for-sale securities	89.50	84.59	45	87.11	86.72	38	89.66	87.23	43	76.56	85.40	29	90.18	81.88	57
U.S. Treasury securities	93.89	6.01	99	96.94	5.26	99	94.41	4.72	97	96.86	6.15	99	93.90	6.99	99
US agency securities (excluding mortgage-backed securities)	0	4.24	11	0	3.94	10	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0	8.38	7	0	9.87	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	1.33	66.09	2	1.61	66.61	2	1.44	66.64	2	3.04	67.43	3	5.92	65.45	2
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	4.71	3.01	72	1.42	2.93	52	4.10	3.01	71	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0.07	0.29	42	0.04	0.38	38	0.05	0.35	39	0.10	0.40	44	0.17	0.42	51
Debt securities 1 year or less	2.33	8.18	23	6.08	11.25	33	2.42	10.55	19	5.06	11.86	32	6.32	11.91	44
Debt securities 1 to 5 years	82.26	17.39	98	69.60	17.70	98	75.36	17.03	99	68.37	17.94	95	47.29	19.18	88
Debt securities over 5 years	15.33	72.07	4	24.28	68.10	6	22.17	69.86	5	26.47	66.02	12	46.22	64.73	28
Pledged securities	20.90	33.37	35	7.53	37.16	13	3.19	35.67	10	0	30.57	2	0	33.30	2
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	61.70	64.27	60	2.82	124.80	18	14.46	183.32	17	-12.89	26.69	22	-4.14	6.77	36
Investment securities	11.13	32.48	32	78.56	20.30	92	106.40	23.62	93	86.30	11.75	94	32.73	9.42	85
Core deposits	27.73	16.96	85	71.69	26	92	65.63	26.88	92	19.57	11.23	78	21.50	7.29	87
Noncore funding	30.48	-21.64	95	2.77	-6.57	66	8.54	-12.18	74	11.40	6.59	65	-0.85	10.67	29

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			228,452,000	224,379,000	186,532,000
Commit: Secured commercial real estate loans	5,337,000	3,264,000	4,060,000	3,609,000	4,808,000
Commit: Unsecured real estate loans	264,000	337,000	260,000	436,000	394,000
Credit card lines (reported semiannually, June/Dec)	536,000	1,752,000	360,000	820,000	1,000
Securities underwriting	12,026,000	12,532,000	12,377,000	10,882,000	9,823,000
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	22,353,000	29,667,000	29,808,000	26,737,000	33,458,000
Securities lent	564,925,000	558,168,000	515,831,000	522,514,000	554,151,000
Credit derivatives - notional amount (holding company as guarantor)	612,878,000	608,938,000	559,384,000	581,761,000	602,997,000
Credit derivative contracts w/ purchased credit protection-investment grade..	915,765,000	750,975,000	803,987,000	674,967,000	714,242,000
Credit derivative contracts w/ purchased credit protection-noninvest grade..	524,718,000	514,905,000	408,615,000	457,986,000	438,640,000
Derivative Contracts					
Interest rate futures and forward contracts	3,324,122,000	4,239,791,000	3,241,598,000	2,911,572,000	4,193,929,000
Written options contracts (interest rate)	4,970,874,000	6,222,651,000	4,943,290,000	5,766,406,000	6,122,246,000
Purchased options contracts (interest rate)	5,036,364,000	6,347,042,000	5,066,608,000	5,791,850,000	5,708,046,000
Interest rate swaps	17,452,829,000	16,846,598,000	15,530,168,000	15,533,295,000	16,365,469,000
Futures and forward foreign exchange	3,695,477,000	3,242,168,000	3,208,100,000	3,152,627,000	3,760,857,000
Written options contracts (foreign exchange)	417,798,000	502,060,000	430,353,000	436,806,000	511,181,000
Purchased options contracts (foreign exchange)	444,998,000	511,134,000	461,920,000	450,841,000	536,670,000
Foreign exchange rate swaps	1,918,198,000	1,811,343,000	1,878,044,000	1,833,605,000	1,711,015,000
Commodity and other futures and forward contracts	435,347,000	281,303,000	320,765,000	316,453,000	265,090,000
Written options contracts (commodity and other)	962,625,000	923,730,000	731,534,000	772,024,000	657,896,000
Purchased options contracts (commodity and other)	937,283,000	912,049,000	740,200,000	781,419,000	677,527,000
Commodity and other swaps	881,745,000	665,643,000	740,845,000	705,257,000	617,269,000

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)					19.64	22.01	50	22.60	23.52	55	20.02	24.05	47		
Standby letters of credit	0.83	0.66	72	1.11	0.72	77	1.06	0.71	75	1.10	0.84	73	1.05	0.92	67
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	1.55	0.10	92	2.62	0.23	92	2.56	0.18	93	2.69	0.40	91	3.59	0.62	91
Credit derivatives - notional amount (holding company as guarantor)	39.14	0.24	99	49.31	0.39	99	44.35	0.35	99	52.62	0.42	99	59.47	0.52	99
Credit derivatives - notional amount (holding company as beneficiary)	42.47	0.18	99	53.79	0.33	99	48.10	0.30	99	58.59	0.52	99	64.71	0.75	99
Credit derivative contracts w/ purchased credit protection-investment grade..	63.45	0.18	99	66.34	0.24	99	69.13	0.25	99	67.97	0.30	99	76.65	0.52	99
Credit derivative contracts w/ purchased credit protection-noninvest grade..	36.36	0.13	99	45.48	0.35	97	35.13	0.30	97	46.12	0.45	97	47.07	0.69	99
Derivative contracts	2,804.64	47.31	98	3,754.68	51.49	99	3,206.55	48.62	99	3,872.34	68.47	98	4,413.75	65.81	99
Interest rate contracts	2,133	35.15	99	2,972.98	36.10	99	2,474.69	34.36	99	3,021.47	47.31	98	3,476.04	43.84	99
Interest rate futures and forward contracts	230.32	4.39	96	374.52	8.89	98	278.72	6.21	97	293.21	10.67	96	450.09	11.40	99
Written options contracts (interest rate)	344.43	1.69	99	549.67	2.33	99	425.03	2.18	99	580.71	2.47	98	657.04	2.16	99
Purchased options contracts (interest rate)	348.96	1.29	99	560.66	1.45	99	435.63	1.46	99	583.27	2.65	98	612.58	2.32	99
Interest rate swaps	1,209.28	20.27	98	1,488.13	20.71	99	1,335.31	20.83	99	1,564.29	28.86	98	1,756.33	26.74	98
Foreign exchange contracts	448.75	6.12	96	535.90	5.79	97	514.03	6.01	96	591.53	10.12	95	699.69	10.92	97
Futures and forward foreign exchange contracts	256.05	3.76	98	286.39	3.70	98	275.84	3.47	98	317.49	5.23	98	403.61	5.22	98
Written options contracts (foreign exchange)	28.95	0.04	97	44.35	0.03	98	37	0.03	97	43.99	0.05	97	54.86	0.14	97
Purchased options contracts (foreign exchange)	30.83	0.04	97	45.15	0.04	98	39.72	0.04	97	45.40	0.08	97	57.60	0.13	97
Foreign exchange rate swaps	132.91	0.76	96	160	0.73	96	161.48	0.77	96	184.65	2.03	96	183.63	2.17	96
Equity, commodity, and other derivative contracts	222.90	0.91	98	245.81	1.80	99	217.82	1.86	99	259.33	3.32	99	238.01	4.08	99
Commodity and other futures and forward contracts	30.16	0.07	98	24.85	0.13	98	27.58	0.14	98	31.87	0.19	99	28.45	0.25	98
Written options contracts (commodity and other)	66.70	0.31	98	81.60	0.54	97	62.90	0.52	97	77.75	0.98	97	70.61	1.48	97
Purchased options contracts (commodity and other)	64.94	0.21	99	80.56	0.38	98	63.64	0.37	98	78.69	0.94	98	72.71	1.29	98
Commodity and other swaps	61.09	0.30	99	58.80	0.31	99	63.70	0.32	99	71.02	0.38	99	66.24	0.40	99
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					140.11	42.82	93	167.46	45.53	95	146.89	44.93	93		

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	40,477,660,000	42,505,512,000	37,293,425,000	38,452,155,000	41,127,195,000
Interest rate contracts	30,784,189,000	33,656,082,000	28,781,664,000	30,003,123,000	32,389,690,000
Foreign exchange contracts.....	6,476,471,000	6,066,705,000	5,978,417,000	5,873,879,000	6,519,723,000
Equity, commodity, and other contracts	3,217,000,000	2,782,725,000	2,533,344,000	2,575,153,000	2,217,782,000
Derivatives Position					
Futures and forwards	7,454,946,000	7,763,262,000	6,770,463,000	6,380,652,000	8,219,876,000
Written options	6,351,297,000	7,648,441,000	6,105,177,000	6,975,236,000	7,291,323,000
Exchange-traded.....	1,130,968,000	1,597,291,000	1,419,563,000	1,984,464,000	1,692,686,000
Over-the-counter.....	5,220,329,000	6,051,150,000	4,685,614,000	4,990,772,000	5,598,637,000
Purchased options	6,418,645,000	7,770,225,000	6,268,728,000	7,024,110,000	6,922,243,000
Exchange-traded.....	1,562,001,000	1,854,151,000	1,738,260,000	2,088,979,000	1,707,535,000
Over-the-counter.....	4,856,644,000	5,916,074,000	4,530,468,000	4,935,131,000	5,214,708,000
Swaps	20,252,772,000	19,323,584,000	18,149,057,000	18,072,157,000	18,693,753,000
Held for trading.....	40,238,212,000	42,304,460,000	37,087,992,000	38,304,707,000	41,015,654,000
Interest rate contracts	30,568,419,000	33,467,633,000	28,592,109,000	29,869,165,000	32,289,149,000
Foreign exchange contracts.....	6,453,779,000	6,054,157,000	5,962,595,000	5,860,435,000	6,508,723,000
Equity, commodity, and other contracts	3,216,014,000	2,782,670,000	2,533,288,000	2,575,107,000	2,217,782,000
Non-traded.....	239,448,000	201,052,000	205,433,000	147,448,000	111,541,000
Interest rate contracts	215,770,000	188,449,000	189,555,000	133,958,000	100,541,000
Foreign exchange contracts.....	22,692,000	12,548,000	15,822,000	13,444,000	11,000,000
Equity, commodity, and other contracts	986,000	55,000	56,000	46,000	0
Derivative contracts (excluding futures and FX 14 days or less)	46,217,390,000	43,735,663,000	41,241,737,000	40,729,159,000	43,317,101,000
One year or less	38,122,587,000	36,078,482,000	33,258,503,000	33,020,259,000	35,276,077,000
Over 1 year to 5 years	4,836,434,000	4,620,750,000	4,919,816,000	4,842,698,000	5,089,192,000
Over 5 years	3,258,369,000	3,036,431,000	3,063,418,000	2,866,202,000	2,951,832,000
Gross negative fair value (absolute value)	438,108,000	510,733,000	525,594,000	407,217,000	378,649,000
Gross positive fair value.....	466,573,000	538,852,000	553,224,000	422,016,000	389,021,000
Held for trading.....	465,307,000	537,400,000	551,873,000	418,801,000	385,914,000
Non-traded.....	1,266,000	1,452,000	1,351,000	3,215,000	3,107,000
Current credit exposure on risk-based capital derivative contracts	178,116,000	182,392,000	177,863,000	147,120,000	133,071,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	140,000	90,000	258,000	333,000	15,000
90+ days past due	182,000	169,000	85,000	24,000	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	76.05	94.10	12	79.18	94.62	13	77.18	94.10	14	78.03	93.44	17	78.75	92.91	15
Foreign exchange contracts	16	3.22	87	14.27	3.07	88	16.03	3.49	87	15.28	3.20	87	15.85	3.39	87
Equity, commodity, and other contracts	7.95	1.21	89	6.55	1.18	89	6.79	1.17	88	6.70	1.64	87	5.39	1.93	82
Futures and forwards	18.42	12.59	70	18.26	14.59	67	18.15	14.05	65	16.59	13.49	66	19.99	12.78	70
Written options	15.69	7.18	80	17.99	8.60	81	16.37	8.18	79	18.14	5.91	88	17.73	6.60	85
Exchange-traded	2.79	0.11	94	3.76	0.15	96	3.81	0.14	96	5.16	0.15	95	4.12	0.23	94
Over-the-counter	12.90	6.91	76	14.24	8.13	77	12.56	7.73	78	12.98	5.10	83	13.61	5.49	83
Purchased options	15.86	3.41	91	18.28	3.51	93	16.81	3.42	92	18.27	4.42	89	16.83	4.19	89
Exchange-traded	3.86	0.12	96	4.36	0.14	96	4.66	0.15	96	5.43	0.28	93	4.15	0.32	94
Over-the-counter	12	3.01	87	13.92	2.98	90	12.15	2.86	88	12.83	3.35	87	12.68	3.20	89
Swaps	50.03	71.71	22	45.46	67.37	26	48.67	68.76	25	47	69.75	23	45.45	70.34	17
Held for trading	99.41	40.70	90	99.53	43.02	92	99.45	43.53	91	99.62	44.16	92	99.73	46.31	94
Interest rate contracts	75.52	34.66	77	78.74	36.62	80	76.67	36.62	76	77.68	37.24	76	78.51	38.40	74
Foreign exchange contracts	15.94	1.55	92	14.24	1.45	92	15.99	1.60	92	15.24	1.60	91	15.83	1.85	92
Equity, commodity, and other contracts	7.95	0.61	93	6.55	0.68	92	6.79	0.68	92	6.70	0.83	91	5.39	1.14	87
Non-traded	0.59	59.30	9	0.47	56.98	7	0.55	56.47	8	0.38	55.84	7	0.27	53.69	5
Interest rate contracts	0.53	56.22	9	0.44	54.32	10	0.51	53.82	10	0.35	52.22	8	0.24	50.60	6
Foreign exchange contracts	0.06	0.36	70	0.03	0.39	70	0.04	0.46	70	0.03	0.34	69	0.03	0.57	67
Equity, commodity, and other contracts	0	0.11	79	0	0.10	75	0	0.10	75	0	0.13	76	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	114.18	91.91	94	102.89	90.28	85	110.59	91.48	89	105.92	93.86	89	105.32	94.47	88
One year or less	94.18	27.90	92	84.88	31.66	90	89.18	32.05	89	85.87	32.17	87	85.77	32.51	87
Over 1 year to 5 years	11.95	29.78	25	10.87	27.15	26	13.19	27.06	29	12.59	30.45	26	12.37	31.16	23
Over 5 years	8.05	29.19	23	7.14	28.15	21	8.21	29.56	23	7.45	28.09	24	7.18	28.71	24
Gross negative fair value (absolute value)	1.08	1.18	54	1.20	1.65	50	1.41	1.55	56	1.06	0.83	63	0.92	0.72	69
Gross positive fair value	1.15	1.59	32	1.27	2.48	26	1.48	2.23	30	1.10	1.19	50	0.95	0.85	59
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	4.27	0.05	99	5.77	0.07	99	5.67	0.07	99	4.77	0.06	99	4.52	0.06	99
Gross positive fair value (X)	4.55	0.06	99	6.08	0.10	99	5.97	0.09	99	4.94	0.07	99	4.65	0.06	99
Held for trading (X)	4.54	0.05	99	6.07	0.07	99	5.95	0.07	99	4.90	0.06	99	4.61	0.05	99
Non-traded (X)	0.01	0.01	65	0.02	0.02	61	0.01	0.02	62	0.04	0.01	90	0.04	0.01	95
Current credit exposure (X)	1.74	0.05	99	2.06	0.07	99	1.92	0.06	99	1.72	0.05	98	1.59	0.04	98
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0.14	0	99	0.10	0	99	0.28	0	99	0.39	0	99	0.02	0	98
90+ days past due	0.18	0	99	0.19	0	99	0.09	0	99	0.03	0	99	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	26.83	0.59	99	34.12	0.91	99	30.80	0.85	99	26.10	0.73	98	24.29	0.53	98

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		3,874,000		1,441,000		1,441,000		1,066,000		804,000					
Gross losses		323,000		980,000		1,227,000		637,000		388,000					
Write-downs, transfers to loans held-for-sale		49,000		225,000		240,000		133,000		44,000					
Recoveries		72,000		24,000		80,000		17,000		7,000					
Net losses		251,000		956,000		1,147,000		620,000		381,000					
Provision for loan and lease losses		-281,000		2,502,000		2,853,000		990,000		653,000					
Adjustments		-10,000		727,000		727,000		5,000		-10,000					
Ending balance		3,332,000		3,714,000		3,874,000		1,441,000		1,066,000					
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.03	-0.12	68	0.30	0.66	16	0.25	0.51	19	0.10	0.15	42	0.07	0.14	28
Provision for loan and lease losses / Average loans and leases	-0.18	-0.21	44	2.07	1.06	87	1.75	0.82	91	0.74	0.24	90	0.51	0.24	86
Provision for loan and lease losses / Net loan and lease losses	-111.95	-65.12	43	261.72	587.54	24	248.74	487.86	33	159.68	130.58	74	171.39	134.68	78
Allowance for loan and lease losses / Total loans and leases not held for sale	1.58	1.32	75	2.46	1.58	85	2.19	1.58	81	1.07	0.83	78	0.89	0.90	49
Allowance for loan and lease losses / Total loans and leases	1.48	1.30	69	2.33	1.55	85	2.08	1.55	80	0.98	0.81	70	0.84	0.89	45
Allowance for loan and lease losses / Net loans and leases losses (X)	9.96	17.40	46	2.91	11.29	11	3.38	11.58	14	2.32	8.03	19	2.80	7.54	22
Allowance for loan and lease losses / Nonaccrual assets	56.39	330.05	4	54.86	301.93	5	54.55	299.17	3	33.31	218.72	4	34.66	214.03	5
ALLL / 90+ days past due + nonaccrual loans and leases	52.68	271.93	6	53.45	249.38	8	53.51	244.34	7	24.92	151.73	5	18.91	160.51	3
Gross loan and lease losses / Average loans and leases	0.21	0.20	60	0.81	0.35	88	0.75	0.34	88	0.48	0.28	80	0.31	0.30	64
Recoveries / Average loans and leases	0.05	0.08	38	0.02	0.07	19	0.05	0.07	40	0.01	0.08	12	0.01	0.09	3
Net losses / Average loans and leases	0.16	0.12	66	0.79	0.28	90	0.70	0.27	90	0.46	0.21	87	0.30	0.22	76
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.02	0	98	0.14	0	99	0.15	0	98	0.10	0	98	0.03	0	95
Recoveries / Prior year-end losses	5.87	25.09	11	3.77	24.77	6	12.56	33.98	9	4.38	36.22	5	2.50	41.30	1
Earnings coverage of net loan and lease losses (X)	86.96	26.30	87	9.93	20.97	45	13.44	22.91	52	19.06	24.40	60	34.66	21.75	77
Net Loan and Lease Losses By Type															
Real estate loans	0	0.02	45	0	0.04	25	0.01	0.04	35	0.18	0.01	97	0.40	0.02	97
Real estate loans secured by 1–4 family	0	-0.01	63	0	0.01	44	0	0.01	46	0	0.01	42	0	0.01	35
Revolving	0	-0.07	64	0	0.01	47	0	0.01	54	0	0.02	43	0	0.03	37
Closed-end	0	-0.01	66	0	0.01	49	0	0	48	0	0	45	0	0.01	44
Commercial real estate loans	0	0.04	33	0	0.06	24	0.03	0.07	47	0	0.01	38	-0.06	0.01	4
Construction and land development	0	0.01	64	0	0	60	0.07	0	88	0	-0.01	60	0	-0.03	70
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	0	0.01	63	0	0	59	0.07	0	90	0	-0.01	61	0	-0.02	68
Multifamily	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0	0.05	34	0	0.08	17	0	0.11	14	0	0.02	38	-0.11	0.02	2
Owner-occupied	0	0.01	46	0	0.02	30	0	0.02	26	0	0.01	45	0	0.01	34
Other	0	0.04	37	0	0.05	30	0	0.08	24	0	0.01	40	-0.11	0.01	3
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	0.34	0.19	75	2.52	0.46	95	2.35	0.47	94	0.80	0.37	84	0.46	0.31	72
Loans to individuals	1.15	0.72	77	2.51	1.25	80	2.11	1.13	80	3.01	1.17	88	1.76	1.16	72
Credit card loans	1.87	2.27	41	2.22	3.33	28	1.62	2.92	26	0.25	3.11	12	0	2.92	8
Agricultural loans	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.01	0.09	52	0.14	0.14	63	0.08	0.15	59	0.02	0.15	42	0.03	0.14	48

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		745,000		447,000		789,000		664,000		734,000
90+ days past due loans and leases		416,000		178,000		138,000		1,456,000		2,562,000
Nonaccrual loans and leases		5,909,000		6,770,000		7,102,000		4,326,000		3,076,000
Total past due and nonaccrual loans and leases		7,070,000		7,395,000		8,029,000		6,446,000		6,372,000
Restructured 30–89 days past due		2,000		1,000		2,000		0		0
Restructured 90+ days past due		1,000		1,000		2,000		0		0
Restructured nonaccrual		345,000		405,000		344,000		261,000		27,000
Total restructured loans and leases		348,000		407,000		348,000		261,000		27,000
30–89 days past due loans held for sale		498,000		277,000		544,000		301,000		323,000
90+ days past due loans held for sale		245,000		66,000		39,000		5,000		0
Nonaccrual loans held for sale		1,446,000		1,099,000		1,366,000		650,000		253,000
Total past due and nonaccrual loans held for sale		2,189,000		1,442,000		1,949,000		956,000		576,000
Restructured loans and leases in compliance		16,000		1,000		2,000		0		0
Other real estate owned		258,000		376,000		320,000		554,000		917,000
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.33	0.29	66	0.28	0.37	46	0.42	0.39	67	0.45
90+ days past due loans and leases	0.18	0.09	83	0.11	0.13	70	0.07	0.12	60	0.99
Nonaccrual loans and leases	2.62	0.54	99	4.25	0.66	99	3.81	0.66	99	2.95
90+ days past due and nonaccrual loans and leases	2.80	0.68	96	4.36	0.84	96	3.89	0.85	97	3.95
30–89 days past due restructured	0	0.01	47	0	0.01	40	0	0.01	40	0
90+ days past due restructured	0	0	68	0	0.01	67	0	0.01	67	0
Nonaccrual restructured	0.15	0.12	68	0.25	0.14	80	0.18	0.13	71	0.18
30–89 days past due loans held for sale	0.22	0	98	0.17	0	98	0.29	0	99	0.21
90+ days past due loans held for sale	0.11	0	96	0.04	0	93	0.02	0	91	0
Nonaccrual loans held for sale	0.64	0	98	0.69	0	99	0.73	0.01	99	0.44
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.33	0.29	66	0.28	0.37	46	0.42	0.40	67	0.45
90+ days past due assets	0.18	0.09	83	0.11	0.13	70	0.07	0.12	60	0.99
Nonaccrual assets	2.62	0.55	99	4.25	0.67	99	3.81	0.67	99	2.95
30+ days past due and nonaccrual assets	3.13	1	93	4.64	1.25	96	4.31	1.29	96	4.40
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.44	0.40	66	0.61	0.52	68	0.62	0.52	67	0.58
90+ days past due and nonaccrual assets + other real estate owned	0.46	0.42	63	0.65	0.55	69	0.65	0.55	68	0.64
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets	0.43	0.48	48	0.63	0.61	54	0.64	0.60	58	0.49
Allowance for loan and lease losses	185.65	67.85	90	192.49	66.38	92	191.74	66.66	93	338.65
Equity capital + allowance for loan and lease losses	5.64	4.12	75	7.42	5.10	75	7.44	4.97	81	5.32
Tier 1 capital + allowance for loan and lease losses	5.84	4.89	69	7.75	6.26	65	7.69	6.05	69	5.62
Loans and leases + other real estate owned	2.74	0.82	94	4.48	0.98	96	3.98	0.97	96	3.32

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		1.69	0.25	97	1.26	0.35	95	2.34	0.39	98	1.81	0.38	97	2.61	0.42	97
	90+ days past due		0.96	0.12	90	0.29	0.17	83	0.15	0.16	75	5.16	0.16	98	10.40	0.22	98
	Nonaccrual.....		9.23	0.60	99	10.56	0.70	98	11.55	0.76	99	7	0.46	98	5.90	0.57	98
Commercial and industrial	30–89 days past due		0.08	0.24	28	0.05	0.24	21	0.06	0.23	17	0.10	0.31	21	0.02	0.30	10
	90+ days past due		0.13	0.02	93	0.20	0.03	93	0.15	0.03	91	0.03	0.05	58	0.02	0.05	52
	Nonaccrual.....		7.02	0.65	99	8.97	0.80	98	9.46	0.75	98	6.73	0.83	98	3.32	0.76	96
Individuals	30–89 days past due		0.67	0.60	63	0.95	0.74	75	1.05	0.83	72	1.24	0.83	74	1.08	0.84	63
	90+ days past due		0.41	0.08	91	0.32	0.11	82	0.36	0.14	81	0.19	0.17	70	0.12	0.16	63
	Nonaccrual.....		0.45	0.17	87	0.57	0.24	83	0.54	0.28	81	0.82	0.17	94	0.72	0.23	89
Depository institution loans	30–89 days past due		0	0.03	44	0	0.01	45	0	0	46	0	0	47	0	0	47
	90+ days past due		0	0	47	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		40.10	0	97	57.60	0	98	47.37	0	97	47.37	0	98	28.02	0	98
Agricultural	30–89 days past due		0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		100	0.51	99	100	0.72	98	100	0.49	99	100	0.67	98	100	0.75	98
Foreign governments	30–89 days past due		0	0	50	0	3.73	46	0	0	50	0	0.07	47	0	0.01	46
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.17	40	0	0.04	46	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases	30–89 days past due		0.05	0.11	56	0	0.14	19	0	0.18	15	0	0.20	14	0	0.17	12
	90+ days past due		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.40	0.13	84	1.13	0.19	93	0.73	0.15	90	0.38	0.13	85	0.92	0.14	93

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Memoranda																
1–4 family	30–89 days past due	2.82	0.36	96	2.27	0.51	96	3.94	0.65	97	3.04	0.67	97	4.46	0.71	97
	90+ days past due	0.08	0.25	63	0.52	0.36	80	0.27	0.33	77	7	0.31	95	14.68	0.46	98
	Nonaccrual	8.43	0.76	99	8.38	0.91	98	9.91	0.89	99	5.75	0.73	98	3.77	0.86	96
Revolving	30–89 days past due	1.61	0.33	96	0	0.40	6	0	0.48	5	0	0.45	5	0	0.50	5
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	3.23	1.05	88	0	1.28	4	0	1.13	5	0	1	5	15.79	1.17	99
Closed-end	30–89 days past due	2.82	0.36	96	2.28	0.52	96	3.95	0.65	98	3.05	0.70	95	4.48	0.75	97
	90+ days past due	0.08	0.27	63	0.52	0.41	80	0.27	0.38	77	7.02	0.35	95	14.72	0.53	98
Junior lien	30–89 days past due	8.45	0.71	99	8.40	0.89	98	9.92	0.87	99	5.77	0.70	98	3.74	0.84	96
	Nonaccrual	0.01	0.01	66	0.02	0.02	68	0.04	0.02	81	0.01	0.02	46	0.08	0.03	88
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.01	0.04	33	0.03	0.05	44	0.03	0.04	44	0.01	0.04	33	0.01	0.06	23
Commercial real estate	30–89 days past due	0	0.16	4	0.09	0.21	37	0.62	0.26	84	0.39	0.18	85	0.44	0.17	87
	90+ days past due	0	0.01	26	0.01	0.02	67	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	5.31	0.48	98	5.72	0.53	99	6.77	0.62	99	0.88	0.23	95	0.30	0.28	62
Construction and development	30–89 days past due	0	0.15	18	0.22	0.24	65	1.52	0.28	92	1.19	0.28	90	1.11	0.21	94
	90+ days past due	0	0.01	38	0.03	0.01	86	0	0.01	35	0	0.02	33	0	0.02	31
1–4 family	Nonaccrual	9.01	0.31	98	13.82	0.32	99	12.85	0.41	98	2.46	0.20	95	0.74	0.19	90
Other	30–89 days past due	0	0.03	31	0	0.03	29	0.02	0.03	65	0.44	0.06	92	0.25	0.06	89
	90+ days past due	0	0	45	0.03	0	93	0	0	42	0	0	41	0	0	43
	Nonaccrual	0.72	0.02	98	1.82	0.03	99	1.57	0.03	99	1.07	0.02	99	0.28	0.02	96
Multifamily	30–89 days past due	0	0.10	21	0.22	0.17	70	1.50	0.22	92	0.74	0.20	88	0.86	0.13	94
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	8.30	0.25	98	12	0.26	99	11.28	0.35	98	1.39	0.17	94	0.46	0.15	86
Nonfarm non-residential	30–89 days past due	0	0.09	26	0	0.09	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0.17	0.09	74	0	0.11	20	0	0.05	21	0	0.08	23
Owner Occupied	30–89 days past due	0	0.12	5	0	0.21	7	0	0.23	6	0	0.14	5	0	0.17	6
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.03	21
Other	Nonaccrual	2.53	0.58	94	0.17	0.68	12	3.33	0.80	97	0.09	0.28	23	0.02	0.30	11
Farmland	30–89 days past due	0	0.04	10	0	0.07	7	0	0.07	8	0	0.07	8	0	0.09	6
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.16	0.20	48	0.17	0.26	38	0.17	0.27	37	0	0.16	7	0	0.17	6
Credit card	30–89 days past due	0	0.07	11	0	0.13	12	0	0.14	11	0	0.07	9	0	0.07	8
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	2.37	0.31	96	0	0.36	6	3.16	0.44	98	0.09	0.10	54	0.02	0.13	23
30–89 Days past due amounts and ratios are confidential prior to March 2001.	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	0	0.25	23	
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19	0	1.23	19
30–89 days past due	1.34	0.79	85	1.79	0.92	86	1.68	0.95	84	2.57	1.19	91	2.93	1.22	91	
90+ days past due	0.98	0.40	87	1.10	0.55	79	0.98	0.63	69	0.83	0.78	51	0	0.73	11	
Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-30,331,000	-26,951,000	-26,786,000	-25,919,000	21,811,000										
Retained earnings	129,690,000	110,133,000	114,075,000	106,465,000	100,100,000										
Accumulated other comprehensive income (AOCI)	-1,956,000	-635,000	-1,434,000	-1,484,000	693,000										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	97,403,000	82,547,000	85,855,000	79,062,000	78,982,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	4,178,000	4,611,000	4,424,000	4,400,000	3,677,000										
Accumulated other comprehensive income-related adjustments	0	0	0	0	0										
Other deductions from common equity tier 1 capital	-67,000	433,000	-210,000	-188,000	2,189,000										
Subtotal:	93,292,000	77,503,000	81,641,000	74,850,000	73,116,000										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	93,292,000	77,503,000	81,641,000	74,850,000	73,116,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	9,953,000	11,203,000	11,203,000	11,203,000	11,203,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	9,953,000	11,203,000	11,203,000	11,203,000	11,203,000										
Less: Additional tier 1 capital deductions	665,000	140,000	114,000	613,000	617,000										
Additional tier 1 capital	9,288,000	11,063,000	11,089,000	10,590,000	10,586,000										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	12,044,000	12,872,000	12,196,000	12,847,000	13,147,000										
Non-qualifying capital instruments	94,000	188,000	188,000	284,000	442,000										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	2,896,000	3,019,000	3,095,000	1,802,000	1,353,000										
Exited advanced approach eligible credit reserves	539,000	1,068,000	950,000	350,000	170,000										
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	15,034,000	16,079,000	15,479,000	14,933,000	14,942,000										
Exited advanced approach tier 2 capital before deductions	12,677,000	14,128,000	13,334,000	13,481,000	13,759,000										
Less: Tier 2 capital deductions	52,000	61,000	55,000	8,000	16,000										
Tier 2 capital	14,982,000	16,018,000	15,424,000	14,925,000	14,926,000										
Exited advanced approach tier 2 capital	12,625,000	14,067,000	13,279,000	13,473,000	13,743,000										
Total capital	117,562,000	104,584,000	108,154,000	100,365,000	98,628,000										
Exited advanced approach total capital	115,205,000	102,633,000	106,009,000	98,913,000	97,445,000										
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	1,410,655,000	1,140,553,000	1,152,483,000	983,909,000	945,961,000										
Less: Deductions from common equity tier 1 capital	5,272,000	5,087,000	4,948,000	5,275,000	4,754,000										
Less: Other deductions	482,000	-348,000	-302,000	0	0										
Total assets for leverage ratio	1,404,901,000	1,135,814,000	1,147,837,000	978,634,000	941,207,000										
Total risk-weighted assets	663,936,180	534,556,525	577,498,890	563,574,615	547,909,535										
Exited advanced approach total RWA	672,061,000	599,626,000	610,935,000	544,653,000	558,111,000										
Capital Ratios															
Common equity tier 1 capital, column A	14.05	12.59	75	14.50	12.26	82	14.14	12.35	82	13.28	12.11	77	13.34	12.09	77
Common equity tier 1 capital, column B	13.88	0.29	98	12.93	0.29	96	13.36	0.30	96	13.74	0.29	98	13.10	0.52	97
Tier 1 capital, column A	15.45	13.31	83	16.57	12.97	87	16.06	13.08	85	15.16	12.78	84	15.28	12.85	83
Tier 1 capital, column B	15.26	0.33	97	14.77	0.33	95	15.18	0.34	96	15.69	0.34	98	15	0.60	96
Total capital, column A	17.71	15.21	84	19.56	15.12	90	18.73	15.23	87	17.81	14.36	87	18	14.45	88
Total capital, column B	17.14	0.36	98	17.12	0.38	97	17.35	0.39	98	18.16	0.38	98	17.46	0.67	98
Tier 1 leverage	7.30	9.07	7	7.80	9.05	14	8.08	9.13	18	8.73	9.76	21	8.89	9.71	20
Supplementary leverage ratio, advanced approaches HCs	5.56	6.90	12	6.80	8.70	10	6.94	8.72	10	6.21	7.41	27	6.23	7.31	16

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
	BHC	Peer # 1	Pct	1-Year	5-Year												
Insurance Activities																	
Total insurance underwriting assets	211,000			394,000			332,000			181,000			139,000			-46.45	54.01
Total property and casualty assets	81,000			73,000			75,000			68,000			60,000			10.96	62.00
Reinsurance recoverables (P/C)																	
Total life and health assets	130,000			321,000			257,000			113,000			79,000			-59.50	49.43
Reinsurance recoverables (L/H)	0			0			0			0			0				
Separate account assets (L/H)																	
Total insurance underwriting equity	269,000			301,000			304,000			295,000			282,000			-10.63	2.67
Total property and casualty equity	110,000			106,000			107,000			100,000			93,000			3.77	39.24
Total life and health equity	159,000			195,000			197,000			195,000			189,000			-18.46	-13.11
Total insurance underwriting net income	5,000			5,000			9,000			14,000			7,000			0.00	400.00
Total property and casualty	3,000			5,000			7,000			8,000			6,000			-40.00	-25.00
Total life and health	2,000			0			2,000			6,000			1,000				
Claims and claims adjusted expense reserves (P/C)	0			0			0			0			0				
Unearned premiums (P/C)	0			0			0			0			0				
Policyholder benefit and contractholder funds (L/H)	170,000			330,000			262,000			149,000			131,000			-48.48	82.80
Separate account liabilities (L/H)	0			0			0			0			0				
Insurance activities revenue	0			-1,000			-1,000			1,000			-1,000				
Other insurance activities income	0			0			0			0			0				
Insurance and reinsurance underwriting income	0			-1,000			-1,000			1,000			-1,000				
Premiums	1,000			-1,000			-1,000			1,000			-1,000				
Credit related insurance underwriting	0			0			0			0			0				
Other insurance underwriting	1,000			-1,000			-1,000			1,000			-1,000				
Insurance benefits, losses, expenses	-120,000			158,000			83,000			-8,000			68,000				
Net assets of insurance underwriting subsidiaries	211,000			393,000			331,000			181,000			139,000			-46.31	52.90
Life insurance assets	38,000			40,000			40,000			59,000			57,000			-5.00	-45.71
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0.01	0	89	0.03	0	93	0.03	0	93	0.02	0.01	84	0.01	0.01	80		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	38.39	53.46	48	18.53	54.17	46	22.59	53.67	46	37.57	51.47	50	43.17	56.12	46		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	61.61	46.54	52	81.47	45.83	53	77.41	46.33	53	62.43	48.53	50	56.83	43.88	53		
Separate account assets (L/H) / Total life assets	0	13.15	42	0	11.09	43	0	11.24	43	0	7.26	42	0	8.53	44		
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.41	0	0	0.41	0	0	0.47	27	0	0.47	0		
Premium income / Insurance activities revenue	2.90				2.06			2.84		100	7.32	97		4.86			
Credit related premium income / Total premium income	0	31.14	35		40.11			38.23		0	34.91	29		44.54			
Other premium income / Total premium income	100	68.86	65		59.89			61.77		100	65.09	70		55.46			
Insurance underwriting net income / Consolidated net income	0.03	0.02	88	0.10	0.03	90	0.10	0.03	89	0.17	0.08	86	0.07	0.08	84		
Insurance net income (P/C) / Equity (P/C)	3.64	28.21	35	6.29	10.18	55	6.54	15.59	47	8	19.86	42	6.45	15.64	52		
Insurance net income (L/H) / Equity (L/H)	1.68	5.51	50	0	5.32	19	1.02	3.62	23	3.08	5.13	44	0.53	1.99	33		
Insurance benefits, losses, expenses / Insurance premiums	-12,000	-364.02	5		654.61			447.82		-800	233.61	3		160.49			
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0	47	0	0.07	47	0	0.15	42	0	0.17	43		
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0.15	45	0	0.23	47		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.01	0	93	0.03	0	96	0.03	0	96	0.02	0	91	0.01	0	88		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.04	11.72	6	0.04	11.07	8	0.04	11.03	7	0.07	11.51	8	0.07	10.22	11		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	930,279,000			720,700,000			744,939,000			643,370,000			651,174,000				
Net assets of broker-dealer subsidiaries / Consolidated assets	64.46	0.44	99	63.66	0.75	98	64.05	0.75	98	64.79	1.39	98	69.88	1.79	98		

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	48,782,000	40,882,000	48,387,000	39,269,000	29,924,000
Real estate loans.....	3,254,000	3,983,000	3,681,000	4,834,000	4,143,000
Commercial and industrial loans	15,225,000	13,865,000	13,951,000	12,302,000	8,654,000
Loans to depository institutions and other banks acceptances	186,000	113,000	97,000	149,000	255,000
Loans to foreign governments and institutions	699,000	699,000	699,000	699,000	698,000
Loans to individuals	872,000	511,000	574,000	407,000	335,000
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	28,509,000	21,670,000	29,343,000	20,838,000	15,819,000
Lease financing receivables.....	37,000	41,000	42,000	40,000	20,000
Debt securities	2,342,000	634,000	2,100,000	0	0
Interest-bearing bank balances	90,926,000	70,838,000	81,981,000	63,233,000	78,254,000
Total selected foreign assets	142,050,000	112,354,000	132,468,000	102,502,000	108,178,000
Total foreign deposits	78,130,000	53,087,000	53,561,000	39,198,000	31,757,000
Interest-bearing deposits	77,607,000	52,542,000	53,006,000	38,806,000	31,440,000
Non-interest-bearing deposits.....	523,000	545,000	555,000	392,000	317,000

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	2.21	0.63	86	2.56	0.88	82	2.46	0.87	81	3.94	1.25	82	3.62	1.17	82
Cost: Interest-bearing deposits.....	0.29	0.12	81	0.91	0.48	82	0.80	0.42	82	1.34	1.19	56	0.96	0.97	50

Net Losses as a Percent of Foreign Loans by Type

Real estate loans		0.18			6.51			5.18		1.01	27.03	71	2.51	27.29	62
Commercial and industrial loans	0.11	0.86	50	0.61	0.43	76	0.61	0.64	72	0.24	0.29	65	0.60	1.53	57
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50

Growth Rates

Net loans and leases.....	19.32	-0.16	74	17.22	-0.58	77	23.22	-2.40	80	31.23	22.48	80	10.69	7.24	61
Total selected assets.....	26.43	3.36	81	38.33	2.65	88	29.23	2.04	80	-5.25	12.40	41	56.16	3.24	92
Deposits	47.17	10.74	89	32.95	-1.43	87	36.64	3.46	93	23.43	10.36	76	15.21	5	74

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		7,388,000	9,233,000	9,606,000	10,902,000	8,202,000	-19.98	105.68
1–4 family residential loans		4,722,000	7,066,000	7,046,000	7,091,000	7,223,000	-33.17	92.66
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		2,666,000	2,167,000	2,560,000	3,811,000	979,000	23.03	133.65
Retained credit exposure.....		152,000	245,000	177,000	139,000	126,000	-37.96	-53.23
1–4 family residential loans		66,000	187,000	117,000	88,000	98,000	-64.71	
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		86,000	58,000	60,000	51,000	28,000	48.28	
Unused commitments to provide liquidity (servicer advance).....		38,000	45,000	47,000	50,000	36,000	-15.56	280.00
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0.51	0.82	0.83		1.10		0.88
1–4 family residential loans		0.33	0.62	0.61		0.71		0.78
Home equity lines		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0		0		0
Commercial and Industrial loans		0	0	0		0		0
All other loans and leases.....		0.18	0.19	0.22		0.38		0.11
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		0
Liquidity commitments provided to conduit structures		0	0	0		0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
1–4 family residential loans		9.38	11.67	10.48		13.27		14.91
Home equity lines		0.03	0.02	0.01		0.03		0.03
Credit card receivables.....		2.85	1.99	2.40		1.53		0.45
Auto loans and other consumer loans.....		4.85	5.35	4.76		5.41		5.67
Commercial and industrial loans		14.01	19.82	16.43		17.97		18.86
All other loans and leases.....		68.89	61.14	65.92		61.80		60.09

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
	Percent of Total Securitization Activities by Type						
Retained credit exposure.....	2.06	2.65	1.84	1.27	1.54		
1–4 family residential loans.....	1.40	2.65	1.66	1.24	1.36		
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....	3.23	2.68	2.34	1.34	2.86		
Unused commitments to provide liquidity (servicer advance).....	0.51	0.49	0.49	0.46	0.44		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0.15	0.28	0.19	0.16	0.15		
Total retained credit exposure and asset sale credit exposure	1.35	1.51	1.52	1.50	2.26		
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	79,000	195,000	183,000	177,000	255,000	-59.49	338.89
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	79,000	195,000	183,000	177,000	255,000	-59.49	338.89
90+ Days Past Due Securitized Assets							
1–4 family residential loans	195,000	492,000	395,000	404,000	421,000	-60.37	121.59
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	195,000	492,000	395,000	404,000	421,000	-60.37	121.59
Total past due securitized assets.....	274,000	687,000	578,000	581,000	676,000	-60.12	158.49
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.67	2.76	2.60	2.50	3.53
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 30–89 days past due securitized assets	1.07	2.11	1.91	1.62	3.11
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	4.13	6.96	5.61	5.70	5.83
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 90+ days past due securitized assets	2.64	5.33	4.11	3.71	5.13
Total past due securitized assets percent of securitized assets	3.71	7.44	6.02	5.33	8.24
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	2.57	2.45	3.48	2.86	4.14
Home equity lines	1.61	0	0	0	0
Credit card receivables	1.34	1.79	1.68	2.57	2.93
Commercial and industrial loans	0.08	0.05	0.06	0.10	0.02
All other loans and leases	0.08	0.07	0.11	0.14	0.14
Total managed loans past due 30–89 days	0.35	0.38	0.50	0.53	0.73
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.95	2.84	2.10	6.57	11.55
Home equity lines	0	0	0	0	0
Credit card receivables	0.98	1.10	0.98	0.83	0
Commercial and industrial loans	0.13	0.20	0.15	0.03	0.02
All other loans and leases	0.17	0.01	0.01	0.43	0.72
Total managed loans past due 90+ days	0.26	0.40	0.27	1.18	2.20
Total Past Due Managed Assets	0.62	0.78	0.77	1.72	2.92
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	1.87	2.22	1.62	0.25	0
Commercial and industrial loans	0.34	2.52	2.35	0.80	0.46
All other loans and leases	0.06	0.32	0.23	0.37	0.29
Net Losses on Managed Assets Percent of Total Managed Assets	0.14	0.76	0.59	0.39	0.28

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	17,411,000	-1,770,000	-1,430,000	-375,000	-1,282,000	8434.80	
Dividends	16,941,000	38,000	40,000	63,000	102,000	44481.58	52840.63
Interest	-28,000	-25,000	-53,000	22,000	-133,000		
Management and service fees	0	0	0	0	0		
Other income	498,000	-1,783,000	-1,417,000	-460,000	-1,251,000		329.31
Income from nonbank subsidiaries	14,088,000	12,979,000	18,632,000	14,236,000	22,499,000	8.54	93.76
Dividends	102,000	3,000	3,000	169,000	164,000	3300.00	61.90
Interest	2,551,000	3,024,000	3,732,000	7,242,000	6,466,000	-15.64	-16.03
Management and service fees	0	0	0	0	0		
Other income	11,435,000	9,952,000	14,897,000	6,825,000	15,869,000	14.90	174.22
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	31,499,000	11,209,000	17,202,000	13,861,000	21,217,000	181.02	321.39
Securities gains (losses)	121,000	319,000	319,000	181,000	0	-62.07	
Other operating income	979,000	-571,000	-827,000	-1,871,000	495,000		
Total operating income	32,599,000	10,957,000	16,694,000	12,171,000	21,712,000	197.52	440.97
Operating Expenses							
Personnel expenses	477,000	179,000	393,000	342,000	297,000	166.48	109.21
Interest expense	2,549,000	3,154,000	4,073,000	5,320,000	5,655,000	-19.18	-3.92
Other expenses	1,516,000	4,468,000	5,101,000	4,578,000	3,654,000	-66.07	133.23
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	4,542,000	7,801,000	9,567,000	10,240,000	9,606,000	-41.78	28.63
Income (loss) before taxes	28,057,000	3,156,000	7,127,000	1,931,000	12,106,000	789.01	1024.53
Applicable income taxes (credit)	-254,000	-400,000	-696,000	-538,000	-1,173,000		
Extraordinary items							
Income before undistributed income of subsidiaries	28,311,000	3,556,000	7,823,000	2,469,000	13,279,000	696.15	822.48
Equity in undistributed income of subsidiaries	-10,611,000	1,397,000	1,636,000	5,997,000	-2,820,000		
Bank subsidiaries	-14,112,000	1,091,000	1,334,000	1,737,000	2,347,000		
Nonbank subsidiaries	3,501,000	306,000	302,000	4,260,000	-5,167,000	1044.12	374.39
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	17,700,000	4,953,000	9,459,000	8,466,000	10,459,000	257.36	250.43
Memoranda							
Bank net income	2,829,000	1,129,000	1,374,000	1,800,000	2,449,000	150.58	121.71
Nonbank net income	3,603,000	309,000	305,000	4,429,000	-5,003,000	1066.02	349.81
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	42,019,000	9.94	31,561,000	8.76	32,084,000	8.68	33,178,000	30,119,000	33.14	21.24	
Common and preferred stock	41,320,000	9.78	30,857,000	8.57	31,116,000	8.42	30,376,000	28,737,000	33.91	63.64	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	286,000	0.07	184,000	0.05	202,000	0.05	186,000	866,000	55.43	-92.14	
Other receivables	413,000	0.10	520,000	0.14	766,000	0.21	2,616,000	516,000	-20.58	-92.84	
Investment in nonbank subsidiaries	351,523,000	83.20	308,201,000	85.59	314,786,000	85.19	306,945,000	289,516,000	14.06	38.58	
Common and preferred stock	75,995,000	17.99	71,054,000	19.73	75,072,000	20.32	67,524,000	63,725,000	6.95	13.38	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	261,999,000	62.01	226,566,000	62.92	228,792,000	61.92	229,185,000	217,791,000	15.64	48.56	
Other receivables	13,529,000	3.20	10,581,000	2.94	10,922,000	2.96	10,236,000	8,000,000	27.86	31.67	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	769,000	0.18	698,000	0.19	548,000	0.15	443,000	399,000	10.17	176.62	
Securities	21,289,000	5.04	15,198,000	4.22	17,146,000	4.64	16,660,000	9,550,000	40.08		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	1,000	0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution	37,000	0.01	84,000	0.02	26,000	0.01	33,000	103,000	-55.95	8.82	
Premises, furnishings, fixtures and equipment	541,000	0.13	523,000	0.15	519,000	0.14	533,000	239,000	3.44	218.24	
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	6,340,000	1.50	3,844,000	1.07	4,404,000	1.19	4,907,000	3,798,000	64.93	-29.13	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	422,519,000	100.00	360,109,000	100.00	369,513,000	100.00	362,699,000	333,724,000	17.33	41.90	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	11,924,000	2.82	19,781,000	5.49	17,273,000	4.67	24,045,000	23,358,000	-39.72	-49.90	
Borrowings with maturity over 1 year	181,902,000	43.05	152,389,000	42.32	153,638,000	41.58	150,730,000	165,991,000	19.37	18.29	
Subordinated notes and debentures	17,140,000	4.06	18,996,000	5.28	18,538,000	5.02	16,989,000	15,713,000	-9.77	-15.36	
Other liabilities	4,011,000	0.95	6,958,000	1.93	6,847,000	1.85	6,761,000	5,169,000	-42.35	36.29	
Balance due to subsidiaries and related institutions	101,245,000	23.96	69,335,000	19.25	77,285,000	20.92	73,909,000	33,308,000	46.02	925.79	
Total liabilities	316,222,000	74.84	267,459,000	74.27	273,581,000	74.04	272,434,000	243,539,000	18.23	50.12	
Equity Capital	106,297,000	25.16	92,650,000	25.73	95,932,000	25.96	90,265,000	90,185,000	14.73	22.03	
Perpetual preferred stock (income surplus)	9,953,000	2.36	11,203,000	3.11	11,203,000	3.03	11,203,000	11,203,000	-11.16	-11.16	
Common stock	9,000	0	9,000	0	9,000	0	9,000	9,000	0.00	0.00	
Common surplus	60,294,000	14.27	58,970,000	16.38	59,147,000	16.01	58,078,000	56,850,000	2.25	6.69	
Retained earnings	128,631,000	30.44	109,033,000	30.28	112,947,000	30.57	106,465,000	100,100,000	17.97	47.58	
Accumulated other comprehensive income	-1,956,000	-0.46	-635,000	-0.18	-1,434,000	-0.39	-1,484,000	693,000			
Other equity capital components	-90,634,000	-21.45	-85,930,000	-23.86	-85,940,000	-23.26	-84,006,000	-78,670,000			
Total liabilities and equity capital	422,519,000	100.00	360,109,000	100.00	369,513,000	100.00	362,699,000	333,724,000	17.33	41.90	
Memoranda											
Loans and advances from bank subsidiaries	6,000	0	121,000	0.03	576,000	0.16	48,000	43,000	-95.04	-85.37	
Loans and advances from nonbank subsidiaries	97,836,000	23.16	67,384,000	18.71	75,573,000	20.45	72,393,000	31,954,000	45.19	1024.03	
Notes payable to subsidiaries that issued TPS	939,000	0.22	939,000	0.26	939,000	0.25	947,000	1,106,000	0.00	-67.56	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	61,648,000	14.59	34,033,000	9.45	43,954,000	11.90	42,537,000	7,229,000	81.14	1280.08	
Guaranteed loans to banks, nonbanks, and holding companies	64,679,000	15.31	62,263,000	17.29	62,338,000	16.87	55,289,000	54,252,000	3.88	76.57	

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	23.67	12.52	95	7.25	6.29	58	10.31	7.29	75	9.36	9.68	45	12.26	10.40	71
Profitability															
Net income / Average equity capital	11	12.35	45	4.92	6.43	28	4.48	7.45	20	6.09	10.51	11	8.87	11.19	28
Bank net income / Average equity investment in banks	6.23	13.18	41	0.60	8.01	25	0.43	9.75	23	6.75	7.89	60	-7.23	7.10	5
Nonbank net income / Average equity investment in nonbanks	11.04			6.72			7.01			8.55			8.78		
Subsidiary HCs net income / Average equity investment in sub HCs	15.98	96.45	10	22.79	87.60	13	14.53	88.16	12	21.26	82.22	17	23.42	82.56	18
Bank net income / Parent net income	20.36	3.22	93	6.24	4.43	78	3.22	3.59	69	52.32	5.93	92		3.78	
Nonbank net income / Parent net income		66.57			81.94			68.34			74			72.48	
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	297.49	16.51	98	288.68	20.37	98	285.18	20.06	98	301.82	20.43	98	270.04	20.88	98
Total debt / Equity capital	198.47	11.37	98	206.33	14.74	98	197.48	14.41	98	212.45	14.31	98	227.38	14.69	98
Total debt + notes payable to subs that issued TPS / Equity capital	199.35	13.41	98	207.34	17.04	98	198.46	16.67	98	213.49	16.36	98	228.61	17.10	98
Total debt + Loans guaranteed for affiliate / Equity capital	259.32	11.46	98	273.53	15.02	98	262.46	14.68	98	273.70	14.56	98	287.54	15.14	98
Total debt / Equity capital – excess over fair value	198.47	11.47	98	206.33	14.86	97	197.48	14.52	97	212.45	14.51	97	227.38	14.81	98
Long-term debt / Equity capital	187.25	10.65	98	184.98	13.73	98	179.48	13.56	98	185.81	13.04	98	201.48	13.37	98
Short-term debt / Equity capital	11.22	0.55	97	21.35	0.92	96	18.01	0.77	96	26.64	1.02	97	25.90	1.14	96
Current portion of long-term debt / Equity capital	58	0.10	98	36.73	0.05	98	45.82	0.06	99	47.12	0.05	99	8.02	0.14	97
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	77.78	40.69	81	75.47	32.61	87	75.63	34.67	85	75.86	28.44	88	77.17	28.63	88
Double Leverage															
Equity investment in subs / Equity capital	110.37	103.15	84	110	103.27	83	110.69	102.81	88	108.46	103.22	76	102.52	103.10	52
Total investment in subs / Equity capital	370.23	108.29	99	366.72	110.46	98	361.58	110.16	99	376.80	111.07	98	354.42	112.48	98
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.47	0.27	69	1.40	0.69	76	1.08	0.47	76	0.90	0.36	74	0.22	0.35	51
Equity investment in subs – equity cap / Net income-div (X)	0.52	0.85	48	2.17	2.31	63	1.44	1.82	55	1.20	1.22	56	0.26	1.22	18
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	513.03	152.56	94	120.31	128.63	52	147.19	136.59	63	104.12	177.68	23	201.83	162.34	72
Cash from ops + noncash items + op expense / Op expense + dividend	398.67	155.61	93	211.44	142.45	79	185.08	147.24	75	124.74	190.27	28	179.17	174.91	57
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	101.44	94.59	58	101.15	140.42	36	100.55	134.08	34	100.45	116.34	33	101.49	103.19	52
Pretax operating income + interest expense / Interest expense	1,200.71	1,645.53	46	200.06	1,826.91	24	274.98	2,016.32	19	136.30	1,968.54	11	314.08	2,898.75	22
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,181.19	1,896.20	50	198.63	1,413.95	22	272.36	1,539.23	19	135.81	1,632.83	9	311.35	1,369.37	21
Dividends + interest from subsidiaries / Interest expense + dividends	439.19	174.48	90	62.04	144.62	16	58.06	150.43	13	100.97	210.80	16	88.40	188.90	13
Fees + other income from subsidiaries / Salary + other expenses	598.75	12.03	99	175.79	14.76	98	245.36	13.95	99	129.37	16.52	97	369.98	16.08	99
Net income / Current part of long-term debt + preferred dividends (X)	0.29	40.79	3	0.14	26.65	3	0.21	35.64	1	0.20	57.11	3	1.34	33.93	5
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.65	3.29	60	0.67	3.69	38	1.21	3.85	40	-1.03	2.64	15	-4.85	2.61	11
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	9.62	0.60	94	1.86	0.12	93	1.46	0.10	93	0.23	0.04	87	4.01	0.24	94
Nonaccrual	0	1.04	44	0	0.80	40	0	1.03	40	0	0.54	40	0	6.54	38
Total	9.62	1.64	88	1.86	0.92	87	1.46	1.13	87	0.23	0.58	68	4.01	6.78	83
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	1.91	0	99	2.67	0	99	2.03	0	99	3.85	0	99	3.36	0	99
To nonbank subsidiaries	58.94	0.03	99	64.53	0.05	99	62.95	0.05	99	57.40	0.10	99	56.80	0.24	99
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	60.85	0.03	99	67.20	0.05	99	64.98	0.05	99	61.25	0.10	99	60.16	0.25	99
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	84.20	1.76	99	84.72	2.95	97	85.07	2.66	97	87.83	5.62	97	87.95	5.50	98
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	41.57	0.07	99	41.90	0.07	99	41.59	0.08	99	44.22	0.19	99	45.58	0.21	99

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	6.73	69.90	4	49.10	84.44	25	29.89	81.10	15	85.22	57.84	77	13.63	57.26	9
Dividends declared / Net income	10.77	27.22	17	35.25	49.77	39	24.72	42.29	27	24.85	33.08	33	17.31	27.33	23
Net income – dividends / Average equity.....	21.13	9.25	94	4.70	3.19	68	7.76	4.14	82	7.03	6.46	56	10.14	7.33	84
Percent of Dividends Paid															
Dividends from bank subsidiaries	888.82	160.45	95	2.18	130.19	19	1.71	132.17	16	2.99	178.13	19	5.64	157.73	20
Dividends from nonbank subsidiaries	5.35	6.19	70	0.17	3.74	61	0.13	3.41	56	8.03	7.53	76	9.06	7.13	80
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	894.18	213.42	94	2.35	167.02	9	1.84	174.85	6	11.03	260.40	5	14.70	215.26	6
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	598.83	43.30	99	3.37	61.85	12	2.91	60.28	8	3.50	66.55	10	4.16	60.71	10
Interest income from bank subsidiaries.....	-0.99	0.11	0	-2.21	0.48	0	-3.86	0.36	0	1.22	0.54	80	-5.43	0.52	1
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	17.60	0	99	-157.93	0	0	-103.13	0	0	-25.56	0	0	-51.08	0	1
Operating income from bank subsidiaries	615.45	48.70	98	-156.78	71.13	0	-104.08	62.88	0	-20.83	69.36	0	-52.35	63.43	1
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	2.83	66.90	25	0.97	52.29	37	0.98	56.39	34	3.82	82.95	26		51.40	
Interest income from nonbank subsidiaries.....	70.80	2.38	95	978.64	4.57	98	1,223.61	7.38	97	163.51	20.25	93		18.56	
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38		2.96	
Other income from nonbank subsidiaries.....	317.37	0.11	98	3,220.71	0.20	98	4,884.26	0.16	98	154.10	1.06	97		0.15	
Operating income from nonbank subsidiaries	391.01	94.31	92	4,200.32	70.62	98	6,108.85	79.84	97	321.43	150.41	82		99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	51.97	72.55	22	0.35	68	22	0.24	69.76	18	0.52	67.32	22	0.47	65.18	23
Interest income from bank subsidiaries.....	-0.09	0.27	1	-0.23	1.03	1	-0.32	0.63	1	0.18	0.80	59	-0.61	0.92	1
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	1.53	0.03	95	-16.27	0.08	0	-8.49	0.04	1	-3.78	0.03	1	-5.76	0.02	0
Operating income from bank subsidiaries	53.41	82.68	19	-16.15	80.80	0	-8.57	82.20	1	-3.08	78.80	1	-5.90	74.20	0
Dividends from nonbank subsidiaries	0.31	3.56	57	0.03	2.36	55	0.02	1.95	49	1.39	2.65	65	0.76	2.57	68
Interest income from nonbank subsidiaries.....	7.83	0.20	95	27.60	0.90	95	22.36	0.73	95	59.50	1.19	96	29.78	2.32	92
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	35.08	0.01	99	90.83	0.02	99	89.24	0.01	99	56.08	0.04	99	73.09	0.02	99
Operating income from nonbank subsidiaries	43.22	5.69	90	118.45	5.80	98	111.61	4.70	99	116.97	7.29	99	103.62	7.64	99
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	820.55	152.66	90	341.26	216.76	83	440.86	135.13	87	301.27	83.37	88	136.99	87.87	73
Loans and advances from subsidiaries / Total debt	46.38	28.03	73	35.31	27.05	65	40.19	27.08	67	37.78	28.33	72	15.60	26.53	53